

C O N F I D E N T I A L

MAP AND SECTIONAL DESCRIPTIONS

of

THE BUFFALO AREA - NEW YORK

for the

DIVISION OF RESEARCH AND STATISTICS

HOME OWNERS' LOAN CORPORATION

Washington, D. C.

Submitted By:

Revised As Of
April 22nd, 1937
(Date)

F.M.Jr
FOSTER MILLIKEN, Jr.
Field Agent

COPY VII

EXPLANATIONS

A. CONSULTANTS

In preparation of the attached map and sectional descriptions, the following gentlemen rendered most valuable assistance:

- | | | |
|-----------------------|---|--|
| Mr. John Brendel | - | Member of the George Wallace Realty Corporation, a firm engaged in both real estate and speculative development in the northern portion of the area. |
| Mr. Julian Caster | - | District Appraiser of the H. O. L. C. and long engaged in local real estate matters. |
| Mr. Carlton P. Cooke | - | Vice President of the Marine Trust Company in charge of mortgages and properties. |
| Mr. Charles L. Gurney | - | President of the Buffalo Savings Bank, the largest mortgage investor, and a man with years of experience in local real estate. |
| Mr. Bernard J. Heavey | - | Assistant District Appraiser of the H. O. L. C. and former speculative developer. |
| Mr. Charles L. Hyde | - | President of Hyde Brothers Company, a real estate firm specializing in the central and southern portions of the area. |
| Mr. Elmer J. Meloche | - | Assistant State Appraiser of the H. O. L. C. |

B. PROCEDURE

The original map submitted with the initial report, dated January 25th, 1936, was taken as a base. With the assistance of Messrs. Heavey and Meloche a personal inspection was then made of the entire area. The original map was altered and additional territory added, all in conformation with present standards and specifications. Next, with the added assistance of Mr. Caster, complete sectional descriptions were prepared.

To insure accuracy, the revised map and sectional descriptions were submitted for comment, in the order mentioned, to Messrs. Hyde, Bremdel, Cooke and Gurney. As there were no material differences of opinion, both map and descriptions were accepted as being sufficiently accurate for all purposes.

C. GENERAL DESCRIPTIONS

Some areas on the map are shown as industrial and others as business. In certain of both are found homes as well as combination stores and dwellings. Value of the land is almost entirely for the purposes indicated.

Rental prices given are for complete houses - not rental units.

D. MAP

Copies of the original map may be procured from Otto Ulbrich Company, 536 Main Street, Buffalo, New York.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY TOWN OF TONAWANDA, N.Y. SECURITY GRADE FIRST AREA NO. A-1
2. DESCRIPTION OF TERRAIN. A new and attractive development of single family homes. Section is well landscaped and shows marked pride of ownership.
3. FAVORABLE INFLUENCES. Character of improvement and occupant.
4. DETRIMENTAL INFLUENCES. Distance from shopping center.
5. INHABITANTS:
 - a. Type Bus & professional men ; b. Estimated annual family income \$ 3,000 to \$6,000
 - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families None ;
 - g. Population is increasing slowly ; decreasing XXXXXX ; static XXXXXX
6. BUILDINGS:
 - a. Type or types Singles ; b. Type of construction Brick and Stone ;
 - c. Average age Up to 10 years ; d. Repair Excellent
7. HISTORY:

		SALE VALUES		RENTAL VALUES	
YEAR	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING
1929 level	<u>\$8,500-\$25,000</u>	<u>\$15,000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
<u>1933</u> low	<u>8,500 -18,000</u>	<u>9,000</u>	<u>60%</u>	<u>NOT A RENTAL AREA</u>	
<u>1937</u> current	<u>8,500 -20,000</u>	<u>9,500</u>	<u>65%</u>		

Peak sale values occurred in 1928 and were 100 % of the 1929 level.

Peak rental values occurred in and were % of the 1929 level.
8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 100 % ; c. Home owners 95 %
9. SALES DEMAND: a. Fair ; b. \$8,500 - \$10,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. ; b. ; c. Activity is
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Up
14. CLARIFYING REMARKS: Considerable activity in this area at present, in the building of a fairly good class of homes.

See Explanations

15. Information for this form was obtained from

Date April 22nd 193 7

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY TOWNSHIP OF AMHERST N. Y. SECURITY GRADE FIRST AREA NO. A-2
2. DESCRIPTION OF TERRAIN. High ground containing several new residential developments varying from medium to high priced homes.
3. FAVORABLE INFLUENCES. Well protected by restrictions. Good landscaping and marked pride of ownership.
4. DETRIMENTAL INFLUENCES. Distance from center of city, stores, etc.
5. INHABITANTS:
a. Type Bus & professional men ; b. Estimated annual family income \$ 6,000 and up
c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families None ;
g. Population is increasing slowly ; decreasing ; static
6. BUILDINGS:
a. Type or types Singles ; b. Type of construction Brick, stone & stucco ;
c. Average age 10 yrs ; d. Repair Excellent
7. HISTORY:
- | YEAR | SALE VALUES | | | RENTAL VALUES | | |
|---------------------|--------------------------|--------------------|-------------|--------------------------|--------------------|-------------|
| | RANGE | PREDOM-
INATING | % | RANGE | PREDOM-
INATING | % |
| 1929 level | <u>\$12,000-\$75,000</u> | <u>\$20,000</u> | <u>100%</u> | | | <u>100%</u> |
| <u>1935</u> low | <u>9,000- 40,000</u> | <u>12,000</u> | <u>60%</u> | <u>NOT A RENTAL AREA</u> | | |
| <u>1937</u> current | <u>10,000- 40,000</u> | <u>15,000</u> | <u>75%</u> | | | |
- Peak sale values occurred in 1929 and were 100 % of the 1929 level.
- Peak rental values occurred in _____ and were _____ % of the 1929 level.
8. OCCUPANCY: a. Land 40 % ; b. Dwelling units 100 % ; c. Home owners 95 %
9. SALES DEMAND: a. Fair ; b. \$12,000-\$15,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. _____ ; b. _____ ; c. Activity is _____
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Up
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 22nd 193 7

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY VILLAGE OF SHYDER, N. Y. SECURITY GRADE FIRST AREA NO. A-3
2. DESCRIPTION OF TERRAIN. High ground sloping off to the north. This is a section of fine homes and estates.
3. FAVORABLE INFLUENCES. Well protected by restrictions, and with pride of ownership well displayed.
4. DETRIMENTAL INFLUENCES. Distance from center of city, stores, etc.

5. INHABITANTS:
- a. Type Bus & professional men ; b. Estimated annual family income \$ 2,000 and up
- c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
- e. Infiltration of None ; f. Relief families None ;
- g. Population is increasing slowly ; ~~decreasing~~ ; ~~static~~.
6. BUILDINGS:
- a. Type or types Singles ; b. Type of construction Brick and stone & stucco
- c. Average age 10 years ; d. Repair Excellent

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$12,000-\$100,000</u>	<u>\$18,000</u>	<u>100%</u>			<u>100%</u>
1933 low	<u>9,000-⁵⁰ 50,000</u>	<u>10,000</u>	<u>55%</u>	<u>NOT A RENTAL UNIT</u>		
1937 current	<u>11,000-⁵⁰ 50,000</u>	<u>13,500</u>	<u>75%</u>			

Peak sale values occurred in 1929 and were 100 % of the 1929 level.

Peak rental values occurred in _____ and were _____ % of the 1929 level.

8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 100 % ; c. Home owners 95 %
9. SALES DEMAND: a. Fair ; b. \$11,000-\$18,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. _____ ; b. _____ ; c. Activity is _____
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Up
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 22nd 193 7

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FIRST AREA NO. A-4
2. DESCRIPTION OF TERRAIN. A new though small development of moderately priced residences.
3. FAVORABLE INFLUENCES. Well restricted new section with all improvements. Pride of ownership well displayed.
4. DETRIMENTAL INFLUENCES. Distance to center of city.
5. INHABITANTS:
 - a. Type Bus & professional men ; b. Estimated annual family income \$ 3,000 - \$4,000
 - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families None ;
 - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
 - a. Type or types Singles ; b. Type of construction Brick, stucco & Frame
 - c. Average age 10 yrs ; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES	
	RANGE	PREDOM- INATING %	RANGE	PREDOM- INATING %
1929 level	<u>\$10,000-\$15,000</u>	<u>\$12,000 100%</u>	<u>\$75.-\$125</u>	<u>\$80 100%</u>
<u>1935</u> low	<u>8,500- 12,000</u>	<u>8,500 70%</u>	<u>60.- 85</u>	<u>65 90%</u>
<u>1937</u> current	<u>9,500- 15,000</u>	<u>10,500 90%</u>	<u>70.- 100</u>	<u>75 95%</u>

Peak sale values occurred in 1925 and were 100 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 40 % ; b. Dwelling units 100 % ; c. Home owners 90 %
9. SALES DEMAND: a. Fair ; b. \$10,000-\$12,500 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. \$70.- \$75. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____
15. Information for this form was obtained from See Explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
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 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
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dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
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 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
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to get numbers and if so, include with statement.
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12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating
rate of trend, i.e. rapidly or slowly downward.
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than one grade apart, justify and explain. b. Be sure to explain gradations of security
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is helpful to know where they work, how far they have to go, transportation time, methods
and cost.
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Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FIRST AREA NO. A-5

2. DESCRIPTION OF TERRAIN. An older section of medium and high priced homes. Area is sufficiently large and well bounded to resist outside influences.

3. FAVORABLE INFLUENCES. Character of neighborhood and general convenience.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS: Business & professional men ; b. Estimated annual family income \$ 5,500-\$75,000
a. Type None ; c. Foreign-born 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families None ;
g. Population is ~~XXXXXXXX~~ increasing XXXXXXX decreasing XXXXXXX ; static.

6. BUILDINGS: One & two families ; b. Type of construction Brick, frame, stone & Stucco. ;
a. Type or types 25 yrs ; c. Average age Good ; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES	
	RANGE	PREDOMINATING %	RANGE	PREDOMINATING %
1929 level	<u>\$2,500-\$50,000</u>	<u>\$15,000 100%</u>	<u>\$55.-\$200.</u>	<u>\$70. 100%</u>
1935 low	<u>7,500- 50,000</u>	<u>15,000 85%</u>	<u>45.- 150.</u>	<u>55. 80%</u>
1937 current	<u>8,000- 50,000</u>	<u>17,000 95%</u>	<u>55.- 150.</u>	<u>60. 85%</u>

Peak sale values occurred in 1929 and were 150 % of the 1929 level.
Peak rental values occurred in 1925 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 100 % ; c. Home owners 75 %
Fair \$15,000 Fair

9. SALES DEMAND: a. Good ; b. \$60.-\$70. ; c. Activity is Good

10. RENTAL DEMAND: a. None ; b. None ; c. Activity is None

11. NEW CONSTRUCTION: a. Types Yes ; b. Amount last year Yes

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Static ; b. Home building Yes

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO SECURITY GRADE FIRST AREA NO. A-8
2. DESCRIPTION OF TERRAIN. A well established section containing homes of some of Buffalo's wealthiest citizens. Grounds are large and beautifully landscaped.
3. FAVORABLE INFLUENCES. Pride of ownership, nearness to schools, parks, churches, etc., good transportation.
4. DETRIMENTAL INFLUENCES. None
5. INHABITANTS:
 - a. Type Bus & professional men ; b. Estimated annual family income \$ \$20,000 & up
 - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families None ;
 - g. Population is increasing None ; decreasing None ; static.
6. BUILDINGS:
 - a. Type or types Singles ; b. Type of construction Brick, frame & stucco ;
 - c. Average age 20 yrs ; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES	
	RANGE	PREDOMINATING %	RANGE	PREDOMINATING %
1929 level	<u>\$35,000-\$100,000</u>	<u>\$60,000</u> 100%		100%
<u>1935</u> low	<u>20,000- 50,000</u>	<u>25,000</u> 40%	<u>NOT A RENTAL AREA</u>	
<u>1937</u> current	<u>25,000- 75,000</u>	<u>40,000</u> 65%		

Peak sale values occurred in 1929 and were 180 % of the 1929 level.

Peak rental values occurred in _____ and were _____ % of the 1929 level.
8. OCCUPANCY: a. Land 100 % ; b. Dwelling units 100 % ; c. Home owners 100 %
9. SALES DEMAND: a. Fair ; b. \$40,000 ; c. Activity is Peer
10. RENTAL DEMAND: a. _____ ; b. _____ ; c. Activity is _____
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a, b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO - N. Y. SECURITY GRADE FIRST AREA NO. A-7
2. DESCRIPTION OF TERRAIN. An older section containing many magnificent homes on large plottages which are still being maintained by the leading families of Buffalo.
3. FAVORABLE INFLUENCES. Pride of ownership and large, extensive lots. Convenient.
4. DETRIMENTAL INFLUENCES. Slight influx of apartment houses and clubs. Main artery out of town with consequent noise and traffic.
5. INHABITANTS:
a. Type Business & professional men; b. Estimated annual family income \$ 25,000 & up.
c. Foreign-born None; 0 %; d. Negro NS; 0 %;
(Nationality) (Yes or No)
e. Infiltration of None; f. Relief families None; g. Population is increasing; decreasing; static.
6. BUILDINGS:
a. Type or types One family & apts.; b. Type of construction Brick, stone, stucco and frame; c. Average age 30 years; d. Repair Excellent
7. HISTORY:
- | YEAR | SALE VALUES | | RENTAL VALUES | |
|---------------------|---------------------------|-----------------------|---------------|-----------------|
| | RANGE | PREDOMINATING % | RANGE | PREDOMINATING % |
| 1929 level | <u>\$40,000-\$350,000</u> | <u>\$250,000 100%</u> | <u>NOT A</u> | <u>100%</u> |
| <u>1935</u> low | <u>25,000- 200,000</u> | <u>150,000 60%</u> | <u>RENTAL</u> | |
| <u>1937</u> current | <u>30,000- 250,000</u> | <u>175,000 70%</u> | <u>AREA</u> | |
- Peak sale values occurred in 1920 and were 130 % of the 1929 level.
Peak rental values occurred in _____ and were _____ % of the 1929 level.
8. OCCUPANCY: a. Land 100 %; b. Dwelling units 95 %; c. Home owners 95 %
9. SALES DEMAND: a. None; b. _____; c. Activity is None
10. RENTAL DEMAND: a. _____; b. _____; c. Activity is _____
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Very slow trend to apartments.
14. CLARIFYING REMARKS: There is no market for the large homes in this section which are still maintained and occupied by old, wealthy families. Ultimate demand will be for apartment house construction but such trend is materially retarded by extremely high land values. In view of present occupancy, this section is considered as being "First Grade". As these old families die off it will decline in desirability from a strictly residential viewpoint; however, there is no indication that such a transition will occur for a number of years.
15. Information for this form was obtained from See Explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE SECOND AREA NO. B-1
2. DESCRIPTION OF TERRAIN. Land rising slightly from the river. An area of better class workingmen's single and two family homes.
3. FAVORABLE INFLUENCES. Nearness to industry, local shopping center, park and good transportation.
4. DETRIMENTAL INFLUENCES. Distance from centre of city.
5. INHABITANTS:
 - a. Type Factory workers ; b. Estimated annual family income \$ 1,500
 - c. Foreign-born Mixed ; 15 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families Very few ;
 - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
 - a. Type or types Singles & doubles ; b. Type of construction Frame ;
 - c. Average age 30 yrs ; d. Repair Fair
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,000-\$12,000</u>	<u>\$5,000</u>	<u>100%</u>	<u>\$35.-\$100.</u>	<u>\$50.</u>	<u>100%</u>
1935 low	<u>2,500- 6,500</u>	<u>3,500</u>	<u>70%</u>	<u>17½- 50.</u>	<u>25.</u>	<u>50%</u>
1937 current	<u>3,500- 8,000</u>	<u>4,000</u>	<u>80%</u>	<u>30.- 75.</u>	<u>40.</u>	<u>80%</u>

Peak sale values occurred in 1920 and were 130 % of the 1929 level.

Peak rental values occurred in 1925 and were 130 % of the 1929 level.
8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 98 % ; c. Home owners 50 %
9. SALES DEMAND: a. Fair ; b. \$4,000-\$5,500 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \$30.-\$40. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See explanations

Date April 22nd 193 7

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY KENMORE, N. Y. SECURITY GRADE SECOND AREA NO. B-2

2. DESCRIPTION OF TERRAIN. A somewhat newer development of moderately priced homes of quite similar design.

3. FAVORABLE INFLUENCES. Proximity to shopping center, excellent transportation, schools, and general pride of ownership

4. DETRIMENTAL INFLUENCES. Possible encroachment of less desirable neighborhood.

5. INHABITANTS: Office workers and small business men ; b. Estimated annual family income \$ 2,500
 c. Foreign-born Mixed ; 2 % ; d. Negro No ; 0 % ;
 (Nationality) (Yes or No)
 e. Infiltration of None ; f. Relief families Very few ;
 g. Population is XXXXXXXXXX increasing ; XXXXXXXXXX decreasing ; static.

6. BUILDINGS: Singles & doubles ; b. Type of construction Frame ;
 c. Average age 15 years ; d. Repair Good

7. HISTORY:		SALE VALUES		RENTAL VALUES		
		RANGE	PREDOMINATING %	RANGE	PREDOMINATING %	
1929 level		<u>\$6,000-\$9,000</u>	<u>\$6,500</u>	<u>\$40.-\$95.</u>	<u>\$50.</u>	100%
1933 low		<u>4,500- 7,500</u>	<u>5,500</u>	<u>50.- 65.</u>	<u>40.</u>	80%
1937 current		<u>5,500- 7,500</u>	<u>5,500</u>	<u>40.- 75.</u>	<u>45.</u>	90%
Peak sale values occurred in <u>1925</u> and were <u>100</u> % of the 1929 level.						
Peak rental values occurred in <u>1925</u> and were <u>100</u> % of the 1929 level.						

8. OCCUPANCY: a. Land 50 % ; b. Dwelling units 98 % ; c. Home owners 70 %

9. SALES DEMAND: a. Fair ; b. \$5,500-\$6,000 ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. \$40.-\$45. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 22nd 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high", or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE Second AREA NO. B-3
2. DESCRIPTION OF TERRAIN. Slightly rising ground containing moderately priced single and two family homes together with a few apartments.
3. FAVORABLE INFLUENCES. Nearness to local business center, good transportation, schools, parks, churches, etc.
4. DETRIMENTAL INFLUENCES. Railroad traversing this district has slight detrimental influence.
5. INHABITANTS:
- a. Type Clerks, executives & business men b. Estimated annual family income \$ 3,500
- c. Foreign-born Mixed ; 5 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
Very few
- e. Infiltration of None ; f. Relief families _____ ;
- g. Population is increasing slowly ; decreasing ; static.
6. BUILDINGS:
- a. Type or types Singles, doubles & few apartments ; b. Type of construction frame and brick ;
- c. Average age 15 yrs ; d. Repair Good
7. HISTORY:
- | YEAR | RANGE | SALE VALUES | | RANGE | RENTAL VALUES | |
|--------------|------------------|---------------|------|--------------|---------------|------|
| | | PREDOMINATING | % | | PREDOMINATING | % |
| 1929 level | \$7,500-\$20,000 | \$12,500 | 100% | \$55.-\$200. | \$85. | 100% |
| 1935 low | \$5,500- 18,000 | 8,000 | 65% | 35.- 140. | 40. | 60% |
| 1937 current | \$5,500- 18,000 | 8,000 | 65% | 45.- 150. | 50. | 80% |
- Peak sale values occurred in 1925 and were 175 % of the 1929 level.
- Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 80 % ; b. Dwelling units 98 % ; c. Home owners 60 %
9. SALES DEMAND: a. Fair ; b. \$5,500-\$8,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. \$45.-\$55. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: Many streets on west end of this district contain houses, practically all alike. Values therefore have not increased in this end of district - east end of district contains much better grade of homes and here a few homes are being erected at present.
15. Information for this form was obtained from See Explanations

Date April 22nd 193 7

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a, b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY TOWNSHIP OF TONAWANDA, N. Y. SECURITY GRADE SECOND AREA NO. B-4

2. DESCRIPTION OF TERRAIN. An entirely new speculative and sparse development of moderately priced homes.

3. FAVORABLE INFLUENCES. Nearest desirable development to city - all street improvements. Not far from schools, churches, stores, and bus service to downtown Buffalo assured.

4. DETRIMENTAL INFLUENCES. Transportation not altogether adequate, at present. Lack of landscaping.

5. INHABITANTS: Clerks & small Bus men. ; b. Estimated annual family income \$ 2,200
a. Type None ; 0 % ; c. Foreign-born None ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families None ;
g. Population is increasing Normally ; ~~decreasing~~ ; ~~Static~~.

6. BUILDINGS:
a. Type or types Singles ; b. Type of construction Brick & frame ;
New ;
c. Average age New ; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level			100%			100%
low						
1937 current	\$7,000-\$10,500	\$7,500		NONE FOR RENT		

Peak sale values occurred in 1937 and were 100 % of the 1929 level.

Peak rental values occurred in _____ and were _____ % of the 1929 level.

8. OCCUPANCY: a. Land 5 % ; b. Dwelling units 100 % ; c. Home owners 100 %

9. SALES DEMAND: a. Fair ; b. \$7,500 ; c. Activity is Fair

10. RENTAL DEMAND: a. _____ ; b. _____ ; c. Activity is _____

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Up

14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See explanations

Date April 22nd 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO & AMHERST, N. Y. SECURITY GRADE SECOND AREA NO. B-8

2. DESCRIPTION OF TERRAIN. A more recent speculative development in the north with older construction in the larger southern portion. Area contains a mixture of moderate and higher priced homes.

3. FAVORABLE INFLUENCES. Desirable, clean location, good transportation, close to parks, churches, schools and local business center. Good pride of ownership.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS:
a. Type Business men & executives ; b. Estimated annual family income \$ 4,000
c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families None ;
g. Population is increasing slowly ; ~~decreasing~~ Static.

6. BUILDINGS:
a. Type or types Singles & Doubles ; b. Type of construction Frame & Brick ;
c. Average age 15 years ; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$6,000-\$20,000</u>	<u>\$9,000</u>	<u>100%</u>	<u>\$40.-\$175.</u>	<u>\$70.</u>	<u>100%</u>
<u>1925</u> low	<u>4,000- 18,000</u>	<u>5,200</u>	<u>60%</u>	<u>25.- 100.</u>	<u>35</u>	<u>50%</u>
<u>1937</u> current	<u>4,500- 18,000</u>	<u>6,500</u>	<u>70%</u>	<u>40.- 100</u>	<u>50.</u>	<u>70%</u>

Peak sale values occurred in 1925 and were 100 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 70 % ; b. Dwelling units 97 % ; c. Home owners 90 %

9. SALES DEMAND: a. Fair ; b. \$6,500 ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. \$40.-\$50. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: _____

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under
item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible
to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating
rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items
with the following especially in mind: a. whenever the adjoining security areas are more
than one grade apart, justify and explain. b. Be sure to explain gradations of security
values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed
as to types of property and the typical case does not adequately present the picture, explain
here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it
is helpful to know where they work, how far they have to go, transportation time, methods
and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY TOWNSHIP OF AMHERST, N. Y. SECURITY GRADE SECOND AREA NO. D-6
2. DESCRIPTION OF TERRAIN. A somewhat new development of moderately priced homes of varying architecture.
3. FAVORABLE INFLUENCES. Hear park, clean section, all street improvements, bus transportation to downtown Buffalo, schools, churches not too far away.
4. DETRIMENTAL INFLUENCES. Distance from shopping center.
5. INHABITANTS: Mechanics, clerks &
a. Type Small business men ; b. Estimated annual family income \$ 2100.
c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families None ;
g. Population is increasing slowly ; ~~decreasing~~ ; static.
6. BUILDINGS:
a. Type or types Singles & Doubles ; b. Type of construction Frame & Brick ;
c. Average age 12 years ; d. Repair Good
7. HISTORY:
- | YEAR | SALE VALUES | | RENTAL VALUES | |
|---------------------|-------------------------|---------------------|---------------------|-------------------|
| | RANGE | PREDOMINATING % | RANGE | PREDOMINATING % |
| 1929 level | <u>\$6,500-\$12,500</u> | <u>\$8,500</u> 100% | <u>\$65.-\$110.</u> | <u>\$65.</u> 100% |
| <u>1933</u> low | <u>4,500- 8,500</u> | <u>5,500</u> 85% | <u>40.- 80.</u> | <u>45.</u> 70% |
| <u>1937</u> current | <u>3,500- 9,500</u> | <u>7,000</u> 80% | <u>45.- 90.</u> | <u>50.</u> 80% |
- Peak sale values occurred in 1928 and were 100 % of the 1929 level.
Peak rental values occurred in 1928 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 25 % ; b. Dwelling units 98 % ; c. Home owners 75 %
9. SALES DEMAND: a. Fair ; b. \$7,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. \$45.-\$50. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 2nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a, b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY TOWNSHIP OF AMHERST SECURITY GRADE SECOND AREA NO. 2-7
2. DESCRIPTION OF TERRAIN. A sparsely developed section on high ground containing homes of mixed architecture and price range.
3. FAVORABLE INFLUENCES. All Street improvements. New schools, churches and transportation nearby - away from city dust and dirt.
4. DETRIMENTAL INFLUENCES. Distance from shopping area.
5. INHABITANTS:
- a. Type Tradesmen & executives; b. Estimated annual family income \$ 5,000
- c. Foreign-born None 0 %; d. Negro No 0 %;
(Nationality) (Yes or No)
- e. Infiltration of None; f. Relief families None;
- g. Population is increasing slowly; ~~decreasing~~ Static.
6. BUILDINGS:
- a. Type or types Singles; b. Type of construction Brick & frame;
- c. Average age 12 years; d. Repair Good
7. HISTORY:
- | YEAR | SALE VALUES | | | RENTAL VALUES | | |
|---------------------|-------------------------|-----------------|-------------|---------------------|---------------|-------------|
| | RANGE | PREDOMINATING | % | RANGE | PREDOMINATING | % |
| 1929 level | <u>\$9,000-\$15,000</u> | <u>\$10,500</u> | <u>100%</u> | <u>\$65.-\$100.</u> | <u>\$65.</u> | <u>100%</u> |
| 1928 low | <u>7,000- 10,000</u> | <u>7,000</u> | <u>65%</u> | <u>40.- 70.</u> | <u>45.</u> | <u>65%</u> |
| 1937 current | <u>7,500- 11,000</u> | <u>9,000</u> | <u>75%</u> | <u>50.- 80.</u> | <u>50.</u> | <u>75%</u> |
- Peak sale values occurred in 1928 and were 100 % of the 1929 level.
- Peak rental values occurred in 1928 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 20 %; b. Dwelling units 100 %; c. Home owners 80 %
9. SALES DEMAND: a. Fair; b. \$7,500-\$8,500; c. Activity is Fair
10. RENTAL DEMAND: a. Good; b. \$50.-\$60.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE SECOND AREA NO. B-8
2. DESCRIPTION OF TERRAIN. A section of homes of varying size which is protected by factory office buildings from the influences of the adjacent industrial areas.
3. FAVORABLE INFLUENCES. Parks, schools, churches and transportation.
4. DETRIMENTAL INFLUENCES. Smoke nuisance from nearby plants.
5. INHABITANTS: merchants & executives
- a. Type merchants & executives; b. Estimated annual family income \$ 3,600
- c. Foreign-born None 0 %; d. Negro No 0 %;
(Nationality) (Yes or No)
- e. Infiltration of None; f. Relief families None;
- g. Population is ~~increasing~~ static; ~~decreasing~~ static;
6. BUILDINGS:
- a. Type or types Singles & doubles; b. Type of construction Frame, brick & stucco;
- c. Average age 20 yrs; d. Repair Good
7. HISTORY:
- | YEAR | SALE VALUES | | RENTAL VALUES | |
|--------------|--------------------------|----------------------|---------------------|-------------------|
| | RANGE | PREDOMINATING % | RANGE | PREDOMINATING % |
| 1929 level | <u>\$12,500-\$50,000</u> | <u>\$15,000</u> 100% | <u>\$65.-\$150.</u> | <u>\$85.</u> 100% |
| 1933 low | <u>9,000- 18,000</u> | <u>9,500</u> 65% | <u>60.- 100.</u> | <u>60.</u> 70% |
| 1937 current | <u>9,000- 18,000</u> | <u>10,500</u> 70% | <u>70.- 120.</u> | <u>75.</u> 90% |
- Peak sale values occurred in 1929 and were 130 % of the 1929 level.
- Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 95 %; b. Dwelling units 98 %; c. Home owners 75 %
9. SALES DEMAND: a. Fair; b. \$9,500-\$10,500; c. Activity is Fair
10. RENTAL DEMAND: a. Good; b. \$70.-\$75.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N.Y. SECURITY GRADE SECOND AREA NO. B-3

2. DESCRIPTION OF TERRAIN. A well located area of older and moderately priced homes.

3. FAVORABLE INFLUENCES. Well stabilized as to type of occupants, and with all advantages.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS:
a. Type Tradesmen & professional men, b. Estimated annual family income \$ 1,000-\$5,000

c. Foreign-born Mixed; 5 %; d. Negro No; 0 %;
(Nationality) (Yes or No)

e. Infiltration of None; f. Relief families Very few;

g. Population is increasing; decreasing; static.

6. BUILDINGS:
a. Type or types One & two families; b. Type of construction Frame & brick;

c. Average age 25 years; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$7,500-\$75,000</u>	<u>\$12,000</u>	<u>100%</u>	<u>\$55.-\$200.</u>	<u>\$65.</u>	<u>100%</u>
1933 low	<u>6,000- 45,000</u>	<u>7,500</u>	<u>65%</u>	<u>40.- 125.</u>	<u>50.</u>	<u>80%</u>
1937 current	<u>7,000- 50,000</u>	<u>10,500</u>	<u>90%</u>	<u>50.- 150.</u>	<u>60.</u>	<u>90%</u>

Peak sale values occurred in 1929 and were 130 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 98 %; b. Dwelling units 98 %; c. Home owners 70 %

9. SALES DEMAND: a. Fair; b. \$7,000-\$10,500; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. \$50.-\$65.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types None; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building Yes

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: The wide value and income range is largely due to the influence of one street in this area, Jewett Parkway, which differs radically in these respects from the surrounding territory, but which is not sufficiently large to resist the trend of the balance.

15. Information for this form was obtained from See Explanations

Date April 22nd 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5. a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
b. Estimate average annual income per family -
c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
d. Estimate percentage of negro families to total number of families.
e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
f. If a considerable number of families are on relief, indicate as "few" or "many".
g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6. a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
b. Predominant material of construction i.e. brick, frame, stucco, other.
c. Average age. Self explanatory. Estimate.
d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8. a. Land - estimate percentage of plotted lots which are improved with buildings.
b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9. a. Express sales demand as good, fair, poor or none.
b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11. a. Types - include selling price, i.e. \$7,500 singles.
b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO & CHEEKTOWAGA, N. Y. SECURITY GRADE SECOND AREA NO. B-10
2. DESCRIPTION OF TERRAIN. A section of moderately priced workmen's homes.
3. FAVORABLE INFLUENCES. Offers all advantages for type of residents.
4. DETRIMENTAL INFLUENCES. Many cheaply built houses also surrounding industrial area.
5. INHABITANTS:
a. Type Factory workers & tradesmen; b. Estimated annual family income \$ 1,500-\$2,000
c. Foreign-born Mixed; 15 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
e. Infiltration of Italian - slow; f. Relief families Few;
g. Population is increasing slowly; ~~decreasing~~ static.
6. BUILDINGS:
a. Type or types One & two families; b. Type of construction Frame;
c. Average age 18 years; d. Repair Fair to good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,500-\$15,000</u>	<u>\$5,500</u>	<u>100%</u>	<u>\$40.-\$125.</u>	<u>\$40.</u>	<u>100%</u>
1933 low	<u>3,800- 10,000</u>	<u>4,500</u>	<u>80%</u>	<u>25.- 55.</u>	<u>25.</u>	<u>65%</u>
1937 current	<u>4,200- 11,000</u>	<u>5,000</u>	<u>90%</u>	<u>35.- 100.</u>	<u>40.</u>	<u>100%</u>

Peak sale values occurred in 1924 and were 100 % of the 1929 level.

Peak rental values occurred in 1924 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 98 %; c. Home owners 70 %
9. SALES DEMAND: a. Fair; b. \$4,500-\$5,000; c. Activity is Fair
10. RENTAL DEMAND: a. Good; b. \$40.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Very few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: Attraction of railroad workers has
materially increased rents.

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE SECOND AREA NO. B-11
2. DESCRIPTION OF TERRAIN. An area of substantial land values still containing many large, old homes but which is feeling the encroachment of apartments and gradual infiltration of an undesirable foreign element.
3. FAVORABLE INFLUENCES. Accessibility.
4. DETRIMENTAL INFLUENCES. Age and infiltration of mixed races.

5. INHABITANTS:
- a. Type Business & professional men; b. Estimated annual family income \$ 2,000-\$100,000
- c. Foreign-born Mixed; 15 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
- e. Infiltration of Mixed foreign; f. Relief families Very few;
- g. Population is ~~increasing~~ static; ~~decreasing~~ static;
6. BUILDINGS:
- a. Type or types One & two families & apartments; b. Type of construction Frame, brick & stucco;
- c. Average age 40 years; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$10,000-\$100,000</u>	<u>\$15,000</u>	<u>100%</u>	<u>\$50.-\$300.</u>	<u>\$75.</u>	<u>100%</u>
1935 low	<u>7,500- 50,000</u>	<u>7,500</u>	<u>50%</u>	<u>40.- 200.</u>	<u>55.</u>	<u>75%</u>
1937 current	<u>8,500- 50,000</u>	<u>10,000</u>	<u>70%</u>	<u>50.- 250.</u>	<u>70.</u>	<u>95%</u>

Peak sale values occurred in 1920 and were 180 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 98 %; b. Dwelling units 95 %; c. Home owners 80 %
9. SALES DEMAND: a. Fair; b. \$7,500-\$10,000; c. Activity is Poor
10. RENTAL DEMAND: a. Good; b. \$50.-\$70.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes None; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 22nd 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE SECOND AREA NO. B-12
2. DESCRIPTION OF TERRAIN. A small area which maintains its desirability because of location on both sides of an attractive parkway.
3. FAVORABLE INFLUENCES. Well stabilized and offers all conveniences for its type of occupant.
4. DETRIMENTAL INFLUENCES. Surrounded by districts of less desirability.

5. INHABITANTS:
- a. Type Business & professional men ; b. Estimated annual family income \$ 2,500-\$10,000
- c. Foreign-born Very few ; % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
- e. Infiltration of None ; f. Relief families None ;
- g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
- a. Type or types One & two families ; b. Type of construction brick & frame ;
- c. Average age 35 years ; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$10,000-\$30,000</u>	<u>\$12,500</u>	<u>100%</u>	<u>\$55.-\$125.</u>	<u>\$65.</u>	<u>100%</u>
<u>1935</u> low	<u>7,500- 18,000</u>	<u>7,500</u>	<u>60%</u>	<u>40.- 95.</u>	<u>50.</u>	<u>75%</u>
<u>1937</u> current	<u>8,500- 18,000</u>	<u>8,500</u>	<u>70%</u>	<u>55.- 125.</u>	<u>65.</u>	<u>100%</u>

Peak sale values occurred in 1929 and were 130 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 98 % ; b. Dwelling units 97 % ; c. Home owners 80 %
9. SALES DEMAND: a. Fair ; b. \$8,500-\$10,000 ; c. Activity is Peer
10. RENTAL DEMAND: a. Good ; b. \$55.-\$65. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: Rental demand has been exceptionally strong in this area.

15. Information for this form was obtained from See Explanations

Date April 22nd 193 7

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO & LACKAWANNA, N.Y. SECURITY GRADE SECOND AREA NO. B-18
2. DESCRIPTION OF TERRAIN. The most desirable residential section in South Buffalo containing an assortment of homes for varying classes.
3. FAVORABLE INFLUENCES. Well stabilized as to type of occupant and with all advantages.
4. DETRIMENTAL INFLUENCES. Smoke and dirt from nearby plants.
5. INHABITANTS:
- a. Type H.R. steel workers & tradesmen; b. Estimated annual family income \$ 1,500-\$10,000
- c. Foreign-born Mixed; 10 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
- e. Infiltration of better class foreign; f. Relief families Few;
- g. Population is increasing slowly; ~~decreasing~~ static.
6. BUILDINGS:
- a. Type or types One & two families; b. Type of construction Brick & frame;
- c. Average age 25 years; d. Repair Fair to good
7. HISTORY:
- | YEAR | RANGE | SALE VALUES | | RANGE | RENTAL VALUES | |
|--------------|------------------|---------------|------|--------------|---------------|-----------|
| | | PREDOMINATING | % | | PREDOMINATING | % |
| 1929 level | \$5,000-\$25,000 | \$5,000 | 100% | \$30.-\$125. | \$40. | 100% |
| 1933 low | 5,500-\$20,000 | 4,500 | 75% | 20.- 30. | 25. | 85% |
| 1937 current | 4,500- 20,000 | 5,500 | 90% | 30.- 110. | 35.-40. | 115%-133% |
- Peak sale values occurred in 1929 and were 150 % of the 1929 level.
- Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 80 %; b. Dwelling units 100 %; c. Home owners 70 %
9. SALES DEMAND: a. Fair; b. \$5,500-\$6,500; c. Activity is FAIR
10. RENTAL DEMAND: a. Good; b. \$30.-\$50.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types few singles; b. Amount last year few singles
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: A housing shortage exists in this district due to activities in the nearby steel mills.

15. Information for this form was obtained from See Explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY KENMORE, NEW YORK SECURITY GRADE THIRD AREA NO. C-1
2. DESCRIPTION OF TERRAIN. A newer development of cheaply constructed workingmen's homes.
3. FAVORABLE INFLUENCES. Proximity to good district on one side and industry (place of employment) on the other.
4. DETRIMENTAL INFLUENCES. Cheapness and sameness of construction.

5. INHABITANTS:
- a. Type Skilled labor & clerks ; b. Estimated annual family income \$ \$1,500-2,500
- c. Foreign-born Mixed ; 10 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
- e. Infiltration of None ; f. Relief families Few ;
- g. Population is increasing Slowly ; decreasing ; static.
6. BUILDINGS:
- a. Type or types One & two families ; b. Type of construction Frame ;
- c. Average age 10 years ; d. Repair Good to fair

7. HISTORY:

YEAR	RANGE	SALE VALUES		RANGE	RENTAL VALUES	
		PREDOM- INATING	%		PREDOM- INATING	%
1929 level	<u>\$6,000-\$8,000</u>	<u>\$6,500</u>	<u>100%</u>	<u>\$45.-\$55.</u>	<u>\$50.</u>	<u>100%</u>
<u>1933</u> low	<u>4,500- 6,500</u>	<u>5,000</u>	<u>75%</u>	<u>25.- 35.</u>	<u>25.</u>	<u>50%</u>
<u>1937</u> current	<u>4,800- 7,000</u>	<u>5,500</u>	<u>85%</u>	<u>40.- 50.</u>	<u>45.</u>	<u>90 %</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.

Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 100 % ; c. Home owners 60 %
9. SALES DEMAND: a. Fair ; b. \$5,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. \$40.-\$45. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 22nd 193 7

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY TOWN OF TONAWANDA, N. Y. SECURITY GRADE THIRD AREA NO. C-2
2. DESCRIPTION OF TERRAIN. A new but cheaply built section of small homes as yet only sparsely developed.
3. FAVORABLE INFLUENCES. Proximity to places of employment.
4. DETRIMENTAL INFLUENCES. Distance from center of city and character of construction.
5. INHABITANTS:
 - a. Type Skilled labor and clerks ; b. Estimated annual family income \$ 1,200-\$2,000
 - c. Foreign-born Mixed ; 20 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of Foreign born ; f. Relief families Few ;
 - g. Population is increasing slowly ; ~~XXXXXXXXXX~~ decreasing XXXXXXXXXX ; ~~XXXXXX~~ static.
6. BUILDINGS:
 - a. Type or types One & two families ; b. Type of construction Frame ;
 - c. Average age 10 years ; d. Repair Good
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$5,000-\$8,000</u>	<u>\$7,000</u>	<u>100%</u>	<u>\$25.-\$55.</u>	<u>\$40.</u>	<u>100%</u>
<u>1933</u> low	<u>2,000- 6,000</u>	<u>4,000</u>	<u>55%</u>	<u>18.- 40.</u>	<u>30.</u>	<u>75%</u>
<u>1937</u> current	<u>2,500- 7,000</u>	<u>5,500</u>	<u>80%</u>	<u>25.- 50.</u>	<u>40.</u>	<u>100%</u>

Peak sale values occurred in 1925 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 40 % ; b. Dwelling units 100 % ; c. Home owners 50 %
9. SALES DEMAND: a. Fair ; b. \$5,500 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \$40. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes ; b. Home building Yes
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS: Increased nearby industrial activity has resulted in substantial rental advances.

15. Information for this form was obtained from See Explanations.

Date April 22nd, 7 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO - N. Y. SECURITY GRADE THIRD AREA NO. C-3

2. DESCRIPTION OF TERRAIN. An older section of workmen's homes varying from singles to multi-family.

3. FAVORABLE INFLUENCES. Accessibility to places of employment, center of city, etc., according to location in area.

4. DETRIMENTAL INFLUENCES. Large foreign population, old buildings and over-crowding.

5. INHABITANTS:
a. Type Factory workers, laborers, etc. b. Estimated annual family income \$ 1,200-\$3,000
c. Foreign-born Mixed; 80 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
e. Infiltration of More foreign born; f. Relief families Fair percentage;
g. Population is increasing; decreasing; static.

6. BUILDINGS:
a. Type or types One & two family and multiples; b. Type of construction Frame & brick;
c. Average age 40 years; d. Repair Fair

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$3,500-\$15,000</u>	<u>\$6,500</u>	<u>100%</u>	<u>\$20.-\$110.</u>	<u>\$40.</u>	<u>100%</u>
1933 low	<u>2,000-10,000</u>	<u>4,800</u>	<u>75%</u>	<u>15.- 65.</u>	<u>30.</u>	<u>75%</u>
1937 current	<u>3,500-15,000</u>	<u>5,500</u>	<u>85%</u>	<u>18.- 100.</u>	<u>35.</u>	<u>90%</u>

Peak sale values occurred in 1929 and were 150 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 95 %; b. Dwelling units 98 %; c. Home owners 60 %

9. SALES DEMAND: a. Poor; b. \$5,500-\$7,000; c. Activity is Poor

10. RENTAL DEMAND: a. Good; b. \$20.-\$40.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types None; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS South of Porter Avenue down - balance static

14. CLARIFYING REMARKS: The portion south of Porter Avenue is entirely occupied by Italians, the more prosperous of whom are gradually moving to the northern and slightly more desirable section. Today, from Forrest Avenue south, the area is predominantly Italian.

15. Information for this form was obtained from See Explanations.

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible
to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating
rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items
with the following especially in mind: a. whenever the adjoining security areas are more
than one grade apart, justify and explain. b. Be sure to explain gradations of security
values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed
as to types of property and the typical case does not adequately present the picture, explain
here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it
is helpful to know where they work, how far they have to go, transportation time, methods
and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE THIRD AREA NO. C-4
2. DESCRIPTION OF TERRAIN. A large area which notwithstanding has been improved with considerable similarity and which houses, particularly in the eastern portion most of Buffalo's large Polish and German population - in this case a substantial type of citizen.
3. FAVORABLE INFLUENCES. Proximity to center of city and places of employment.
4. DETRIMENTAL INFLUENCES. General downward trend through infiltration of lower income groups and foreign born.
5. INHABITANTS:
 - a. Type Small wage earners ; b. Estimated annual family income \$ 1,200-\$3,500
 - c. Foreign-born Mixed ; 80 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of Mixed foreigners ; f. Relief families Few ;
 - g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS:
 - a. Type or types One & two families ; b. Type of construction Brick and frame ;
 - c. Average age 60 years ; d. Repair Fair
7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES	
	RANGE	PREDOMINATING %	RANGE	PREDOMINATING %
1929 level	<u>\$5,500-\$14,000</u>	<u>\$6,000 100%</u>	<u>\$25.-\$80.</u>	<u>\$35. 100%</u>
1933 low	<u>2,500- 11,000</u>	<u>5,000 85%</u>	<u>15.- 70.</u>	<u>25. 70%</u>
1937 current	<u>3,000- 11,000</u>	<u>5,500 90%</u>	<u>20.- 80.</u>	<u>30. 85%</u>

Peak sale values occurred in 1929 and were 150 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 100 % ; c. Home owners 60 %
9. SALES DEMAND: a. Fair ; b. \$6,500 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. \$40. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly downward
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanation

Date April 22nd 1937

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE THIRD AREA NO. C-5
2. DESCRIPTION OF TERRAIN. A thickly populated, old section of workmen's homes
3. FAVORABLE INFLUENCES. Proximity to center of city and places of employment.
4. DETRIMENTAL INFLUENCES. General downward trend through infiltration of lower income groups and foreign born.
5. INHABITANTS:
a. Type junkmen, small merchants & laborers. ; b. Estimated annual family income \$1,000-\$2,000
c. Foreign-born Mixed ; 70 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of More foreign born ; f. Relief families Few ;
g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
a. Type or types One & two families ; b. Type of construction Frame & brick ;
c. Average age 60 yrs ; d. Repair Fair
7. HISTORY:
- | YEAR | RANGE | SALE VALUES | | RANGE | RENTAL VALUES | |
|--------------|------------------------|----------------|-------------|--------------------|---------------|-------------|
| | | PREDOMINATING | % | | PREDOMINATING | % |
| 1929 level | <u>\$2,500-\$5,500</u> | <u>\$4,500</u> | <u>100%</u> | <u>\$25.-\$45.</u> | <u>\$35.</u> | <u>100%</u> |
| 1935 low | <u>1,800- 4,300</u> | <u>4,000</u> | <u>85%</u> | <u>15.- 35.</u> | <u>25.</u> | <u>70%</u> |
| 1937 current | <u>2,200- 5,500</u> | <u>4,500</u> | <u>90%</u> | <u>22.- 40.</u> | <u>30.</u> | <u>85%</u> |
- Peak sale values occurred in 1929 and were 150 % of the 1929 level.
- Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 100 % ; c. Home owners 60 %
9. SALES DEMAND: a. Poor ; b. \$4,500 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \$30. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: _____
15. Information for this form was obtained from See Explanations

Date April 22nd 193 7

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO & CHEEKTOWAGA, N. Y. SECURITY GRADE THIRD AREA NO. C-6
2. DESCRIPTION OF TERRAIN. An older section of the city still only partially developed containing houses of factory and daily workers.
3. FAVORABLE INFLUENCES. Nearness to places of employment.
4. DETRIMENTAL INFLUENCES. Age and condition of structures and type of occupant. Distance from center of city.
5. INHABITANTS:
 - a. Type Skilled & unskilled laborers; b. Estimated annual family income \$ 1,000-\$2,000
 - c. Foreign-born Mixed; 70 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
 - e. Infiltration of None; f. Relief families Fair amount;
 - g. Population is increasing; decreasing; static.
6. BUILDINGS:
 - a. Type or types One & two family; b. Type of construction Frame;
 - c. Average age 35 years; d. Repair Fair
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$5,000-\$9,000</u>	<u>\$5,500</u>	<u>100%</u>	<u>\$25.-\$95.</u>	<u>\$50.</u>	<u>100%</u>
<u>1935</u> low	<u>2,000- 7,000</u>	<u>4,500</u>	<u>80%</u>	<u>15.- 75.</u>	<u>35.</u>	<u>70%</u>
<u>1937</u> current	<u>2,500- 8,000</u>	<u>5,000</u>	<u>90%</u>	<u>22.- 90.</u>	<u>45.</u>	<u>90%</u>

Peak sale values occurred in 1930 and were 130 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 50 %; b. Dwelling units 98 %; c. Home owners 60 %
9. SALES DEMAND: a. Poor; b. \$5,000; c. Activity is Poor
10. RENTAL DEMAND: a. Good; b. \$45.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types New; b. Amount last year Few
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See Explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE THIRD AREA NO. C-7
2. DESCRIPTION OF TERRAIN. A section of small cheap workmen's homes.
3. FAVORABLE INFLUENCES. Nearness to places of employment - steel mills and railroads.
4. DETRIMENTAL INFLUENCES. Distance to city's center and quality of buildings.
5. INHABITANTS:
 - a. Type Skilled mechanics ; b. Estimated annual family income \$ 1,200-\$2,500
 - c. Foreign-born Mixed ; 12 %; d. Negro No ; 0 %;
(Nationality) (Yes or No)
 - e. Infiltration of Mixed foreign ; f. Relief families Few ;
 - g. Population is increasing XXXXXXXX ; decreasing XXXXXXXX ; static.
6. BUILDINGS:
 - a. Type or types One & two families ; b. Type of construction frame ;
 - c. Average age 25 years ; d. Repair Fair
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,500-\$7,000</u>	<u>\$5,500</u>	<u>100%</u>	<u>\$25.-\$60.</u>	<u>\$40.</u>	<u>100%</u>
<u>1933</u>	<u>3,500- 5,000</u>	<u>4,890</u>	<u>80%</u>	<u>20.- 40.</u>	<u>30.</u>	<u>75%</u>
<u>low</u>						
<u>1937</u>	<u>4,000- 6,000</u>	<u>5,000</u>	<u>90%</u>	<u>25.- 60.</u>	<u>35.</u>	<u>90%</u>
<u>current</u>						

Peak sale values occurred in 1929 and were 130 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 85 %; b. Dwelling units 99 %; c. Home owners 70 %
9. SALES DEMAND: a. Fair ; b. \$5,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. \$40. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: _____

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY LACKAWANNA, N. Y. SECURITY GRADE THIRD AREA NO. C-8

2. DESCRIPTION OF TERRAIN. A small somewhat poorly located section of modest homes.

3. FAVORABLE INFLUENCES. Nearness to employment.

4. DETRIMENTAL INFLUENCES. Proximity of industry.

5. INHABITANTS:

a. Type Business men & skilled workers.; b. Estimated annual family income \$ 1,500-\$2,000

c. Foreign-born Mixed; 20 %; d. Negro No; 0 %;

(Nationality) (Yes or No)

e. Infiltration of Mixed foreign; f. Relief families None;

g. Population is increasing slowly; XXXXXXXXXX decreasing Static.

6. BUILDINGS:

a. Type or types Singles; b. Type of construction Frame and brick;

c. Average age 10 yrs; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	\$7,000-\$7,500	\$7,000	100%	\$45.-\$50.	\$45.	100%
1933 low	3,500- 6,800	6,000	85%	30.-35.	30.	70%
1937 current	6,000- 7,000	6,500	95%	40.-45.	40.	90%

Peak sale values occurred in 1938 and were 100 % of the 1929 level.

Peak rental values occurred in 1938 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 50 %; b. Dwelling units 100 %; c. Home owners 90 %

9. SALES DEMAND: a. Fair; b. \$5,500; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. \$401-\$45.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Yes; b. Home building Yes

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from See Explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a, b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

2-3-37

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY LACKAWANNA, N. Y. SECURITY GRADE THIRD AREA NO. C-9
2. DESCRIPTION OF TERRAIN. A section containing homes of the better grade steel mill workers.
3. FAVORABLE INFLUENCES. Proximity to employment, park, etc.
4. DETRIMENTAL INFLUENCES. Distance from city's center.
5. INHABITANTS: Merchants, clerks & Steel workers
- a. Type Steel workers; b. Estimated annual family income \$ 1,200-\$2,500
- c. Foreign-born Mixed; 80 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
- e. Infiltration of Mixed foreign; f. Relief families few;
- g. Population is increasing; decreasing; static.
6. BUILDINGS:
- a. Type or types One & two families; b. Type of construction Frame and brick;
- c. Average age 20 yrs; d. Repair Fair
7. HISTORY:
- | YEAR | SALE VALUES | | RENTAL VALUES | |
|--------------|------------------|-----------------|---------------|-----------------|
| | RANGE | PREDOMINATING % | RANGE | PREDOMINATING % |
| 1929 level | \$2,000-\$12,000 | \$5,000 100% | \$15.-\$30. | \$25. 100% |
| 1928 low | 1,500- 9,000 | 4,000 80% | 12.- 45. | 20. 80% |
| 1927 current | 1,800- 9,500 | 4,800 90% | 15.- 60. | 25. 100% |
- Peak sale values occurred in 1929 and were 180 % of the 1929 level.
- Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 80 %; b. Dwelling units 100 %; c. Home owners 60 %
9. SALES DEMAND: a. Fair; b. \$4,000; c. Activity is Poor
10. RENTAL DEMAND: a. Good; b. \$25.-\$30.; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: This area contains group of houses erected by the steel company for use of its employees. Increased employment has created a housing shortage and consequent rental advances.
15. Information for this form was obtained from See Explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under
item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible
to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating
rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items
with the following especially in mind: a. whenever the adjoining security areas are more
than one grade apart, justify and explain. b. Be sure to explain gradations of security
values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed
as to types of property and the typical case does not adequately present the picture, explain
here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it
is helpful to know where they work, how far they have to go, transportation time, methods
and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FOURTH AREA NO. D-1
2. DESCRIPTION OF TERRAIN. A small, old area occupied almost entirely by railroad porters and their families.
3. FAVORABLE INFLUENCES. Nearness to stores, transportation, schools, etc.
4. DETRIMENTAL INFLUENCES. Age and condition of buildings as well as type of occupant.
5. INHABITANTS: Laborers & Porters
a. Type Laborers & Porters; b. Estimated annual family income \$ 900. - \$1,500
c. Foreign-born Italian; 5%; d. Negro Yes; 95%;
(Nationality) (Yes or No)
e. Infiltration of Negro; f. Relief families Many;
g. Population is increasing XXXXXXXXXX; decreasing XXXXXXXXXX; static.
6. BUILDINGS:
a. Type or types One & two families; b. Type of construction Frame;
c. Average age 50 yrs; d. Repair Poor to fair
7. HISTORY:
- | YEAR | SALE VALUES | | RENTAL VALUES | |
|--------------|------------------------|---------------------|--------------------|-------------------|
| | RANGE | PREDOMINATING % | RANGE | PREDOMINATING % |
| 1929 level | <u>\$3,500-\$8,500</u> | <u>\$4,000</u> 100% | <u>\$20.-\$35.</u> | <u>\$25.</u> 100% |
| 1935 low | <u>2,000- 4,500</u> | <u>2,500</u> 65% | <u>12.- 25.</u> | <u>15.</u> 60% |
| 1937 current | <u>2,500- 5,500</u> | <u>3,000</u> 75% | <u>15.- 25.</u> | <u>20.</u> 90% |
- Peak sale values occurred in 1925 and were 100 % of the 1929 level.
Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 100%; b. Dwelling units 99%; c. Home owners 35%
9. SALES DEMAND: a. Poor; b. \$2,500; c. Activity is Poor
10. RENTAL DEMAND: a. Fair; b. \$15.-\$20.; c. Activity is Fair
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: _____

See Explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so. indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FOURTH AREA NO. D-3

2. DESCRIPTION OF TERRAIN. An extremely old section which has been taken over by Italians and Negroes of a poor type.

3. FAVORABLE INFLUENCES. Hearness to main business center, schools, churches, etc.

4. DETRIMENTAL INFLUENCES. Age and physical condition of buildings, type of occupant and encroachment of business.

5. INHABITANTS:
a. Type Laborers ; b. Estimated annual family income \$ 900.-\$1,500
c. Foreign-born Italian ; 75 %; d. Negro Yes ; 25 %;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families Many ;
g. Population is increasing ; decreasing ; static.

6. BUILDINGS:
a. Type or types 1-2-3-4 families ; b. Type of construction Brick and frame ;
c. Average age 75 to 100 yrs ; d. Repair Poor to fair

7. HISTORY:

YEAR	RANGE	SALE VALUES		RANGE	RENTAL VALUES	
		PREDOMINATING	%		PREDOMINATING	%
1929 level	<u>\$2,000-\$2,000</u>	<u>\$5,000</u>	<u>100%</u>	<u>\$10.-\$25.</u>	<u>\$25.</u>	<u>100%</u>
<u>1935</u> low	<u>1,500- 6,000</u>	<u>3,000</u>	<u>60%</u>	<u>8.- 60.</u>	<u>18.</u>	<u>70%</u>
<u>1937</u> current	<u>1,800- 6,000</u>	<u>3,500</u>	<u>70%</u>	<u>10.- 65.</u>	<u>20.</u>	<u>80%</u>

Peak sale values occurred in 1925 and were 100 % of the 1929 level.
Peak rental values occurred in 1925 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 100 %; b. Dwelling units 97 %; c. Home owners 60 %

9. SALES DEMAND: a. Poor ; b. \$3,500 ; c. Activity is Poor

10. RENTAL DEMAND: a. Good ; b. \$10.-\$20. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS:

15. Information for this form was obtained from See explanations

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under
item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible
to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating
rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items
with the following especially in mind: a. whenever the adjoining security areas are more
than one grade apart, justify and explain. b. Be sure to explain gradations of security
values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed
as to types of property and the typical case does not adequately present the picture, explain
here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it
is helpful to know where they work, how far they have to go, transportation time, methods
and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY LACKAWANNA, N. Y. SECURITY GRADE B-4 AREA NO. D-8
2. DESCRIPTION OF TERRAIN. A section of small homes, tenements and boarding houses occupied by steel mill workers. The housing shortage is so acute that beds are rented in shifts.
3. FAVORABLE INFLUENCES. Nearness to steel mills.
4. DETRIMENTAL INFLUENCES. Age and condition of buildings as well as type of occupant.
5. INHABITANTS: Steel plant workers
 - a. Type 35%; b. Estimated annual family income \$ 1,000-\$3,000
 - c. Foreign-born All foreign races/; %; d. Negro Yes; %;
 - (Nationality) None (Yes or No) Many
 - e. Infiltration of _____; f. Relief families _____;
 - g. Population is increasing XXXXXXXXXX; decreasing XXXXXXXXXX; static.
6. BUILDINGS:
 - a. Type or types One & two families & tenements; b. Type of construction Brick and frame;
 - c. Average age 30 to 40 years; d. Repair Fair to poor
7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES	
	RANGE	PREDOMINATING %	RANGE	PREDOMINATING %
1929 level	\$2,000-\$20,000	\$4,500 100%	\$10.-\$150.	\$25. 100%
1935	1,500- 10,000	5,000 70%	8.- 100.	15. 50%
low				
1937	3,000- 12,000	4,500 100%	10.- 150.	25. 100%
current				

Peak sale values occurred in 1925 and were 100% % of the 1929 level.

Peak rental values occurred in 1925 and were 100% % of the 1929 level.
8. OCCUPANCY: a. Land Fair %; b. Dwelling units \$3,000-\$4,500 %; c. Home owners Poor %
9. SALES DEMAND: a. Good; b. \$15.-\$35.; c. Activity is Good
10. RENTAL DEMAND: a. None; b. None; c. Activity is None
11. NEW CONSTRUCTION: a. Types _____; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase _____; b. Home building Downward
13. TREND OF DESIRABILITY NEXT 10-15 YEARS
14. CLARIFYING REMARKS: A low cost housing project is to be started in this area to provide for 272 families - there is a housing shortage due to steel mills operating at highest capacity in history.

See Explanations.

15. Information for this form was obtained from _____

April 22nd

Date _____ 193 _____

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FOURTH AREA NO. D-2
2. DESCRIPTION OF TERRAIN. A very old section of the city which has deteriorated into in a slum area.
3. FAVORABLE INFLUENCES. Nearness to transportation, schools, stores, etc.
4. DETRIMENTAL INFLUENCES. Physical condition and age of most buildings. However, places are all occupied. Encroachment of industry.
5. INHABITANTS:
a. Type Laboring class ; b. Estimated annual family income \$ 300.-\$1,500
c. Foreign-born Italian ; 100 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of None ; f. Relief families Many ;
g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
a. Type or types Singles & multiples ; b. Type of construction Mostly frame ;
c. Average age 75 - 100 yrs ; d. Repair Poor to fair
7. HISTORY:
- | YEAR | SALE VALUES | | | RENTAL VALUES | | |
|--------------|------------------------|----------------|-------------|--------------------|---------------|-------------|
| | RANGE | PREDOMINATING | % | RANGE | PREDOMINATING | % |
| 1929 level | <u>\$2,000-\$3,500</u> | <u>\$5,000</u> | <u>100%</u> | <u>\$10.-\$20.</u> | <u>\$25.</u> | <u>100%</u> |
| 1937 low | <u>1, 200- 6,000</u> | <u>4,500</u> | <u>90%</u> | <u>8.- 60.</u> | <u>18.</u> | <u>70%</u> |
| 1937 current | <u>1, 300- 7,000</u> | <u>4,500</u> | <u>90%</u> | <u>10.- 65.</u> | <u>20.</u> | <u>80%</u> |
- Peak sale values occurred in 1925 and were 100 % of the 1929 level.
Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 100 % ; b. Dwelling units 98 % ; c. Home owners 80 %
9. SALES DEMAND: a. Poor ; b. \$4,500 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \$10.-\$20. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See explanations

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indi-
cate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable,
state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible
to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating
rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service
Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FOURTH AREA NO. D-4
2. DESCRIPTION OF TERRAIN. An old residential section now entirely occupied by an undesirable foreign element.
3. FAVORABLE INFLUENCES. Nearness to nearby mills and transportation, schools, etc.
4. DETRIMENTAL INFLUENCES. Age and condition of buildings and encroachment of industry.
5. INHABITANTS:
 - a. Type Laborers ; b. Estimated annual family income \$900.-\$2,500
 - c. Foreign-born Polish ; 75 % ; d. Negro None ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of Polish ; f. Relief families Many ;
 - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
 - a. Type or types 1 to 4 families ; b. Type of construction Brick and frame ;
 - c. Average age 50 to 75 years ; d. Repair Poor to fair
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$2,000-\$9,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$10.-\$25.</u>	<u>\$25.</u>	<u>100%</u>
<u>1935</u> low	<u>1,500- 6,500</u>	<u>3,500</u>	<u>80%</u>	<u>8.-\$20.</u>	<u>18.</u>	<u>70%</u>
<u>1937</u> current	<u>1,500- 7,500</u>	<u>4,000</u>	<u>90%</u>	<u>10.-\$25.</u>	<u>20.</u>	<u>80%</u>

Peak sale values occurred in 1925 and were 100 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 99 % ; c. Home owners 60 %
9. SALES DEMAND: a. Poor ; b. \$4,000 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \$18.-\$20. ; c. Activity is Fair
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward.
14. CLARIFYING REMARKS: _____

15. Information for this form was obtained from See explanations

Date April 22nd 7
1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired profession-
al, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "pre-
dominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

AREA DESCRIPTION
(For Instructions see Reverse Side)

1. NAME OF CITY BUFFALO, N. Y. SECURITY GRADE FOURTH AREA NO. D-5
2. DESCRIPTION OF TERRAIN. An area nearly surrounded by industry which has been given over to the laboring classes.
3. FAVORABLE INFLUENCES. Hearness to steel and other plants where inhabitants can walk to work.
4. DETRIMENTAL INFLUENCES. Age and condition of buildings and encroachment of industry.
5. INHABITANTS:
 - a. Type Laboring class ; b. Estimated annual family income \$ 900.-\$2,000
 - c. Foreign-born Polish-Hungarians ^{80%} %; d. Negro No ; 0 %;
(Nationality) (Yes or No)
 - e. Infiltration of Hungarians ; f. Relief families Few ;
 - g. Population is Increasing ; decreasing ; static.
6. BUILDINGS:
 - a. Type or types One & two families ; b. Type of construction Frame ;
 - c. Average age 35 years ; d. Repair Fair to poor
7. HISTORY:

		SALE VALUES		RENTAL VALUES		
YEAR	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2,500-\$6,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$15.-\$40.</u>	<u>\$25.</u>	<u>100%</u>
<u>1935</u> low	<u>1,800- 4,500</u>	<u>2,500</u>	<u>55%</u>	<u>10.- 45.</u>	<u>15.</u>	<u>70%</u>
<u>1937</u> current	<u>2,000- 5,000</u>	<u>3,000</u>	<u>70%</u>	<u>12.- 50.</u>	<u>20.</u>	<u>80%</u>

Peak sale values occurred in 1925 and were 100 % of the 1929 level.

Peak rental values occurred in 1925 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 70 %; b. Dwelling units 100 %; c. Home owners 60 %
9. SALES DEMAND: a. Poor ; b. \$3,000 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \$15.-\$25. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: _____

See explanations

15. Information for this form was obtained from _____

Date April 22nd 1937

(Over)

INSTRUCTIONS FOR FILLING OUT

1. Name of city. Security Grade, i.e. A-B-C or D - Area No. - Example "C-10"
2. Describe or give word picture of "lay of land" i.e. level, rolling, hilly; mention physical features like slopes, bluffs, fills, gullies, streams.
3. Point out the major features which are advantageous and affect the area favorably from a residential standpoint; mention special or unusual things, such as parks, recreation centers, scenic features; good transportation and the type; zoning and restrictions; schools, churches, business centers (gas, water, electricity, sewer, telephone considered to be installed; when not, mention under item 4.)
4. The reverse of item 3. Point out what the area lacks from a desirable residential standpoint, especially distances to schools or business centers, inadequate transportation, absence of zoning or restrictions for protection of neighborhood, lack of public utilities. Mention such things as obnoxious odors, noises, traffic conditions, fire hazards from certain types of manufacturing plants such as cleaning plants, refineries, slaughter houses, disposal and reclaiming establishments. Mention eleemosynary institutions; danger of floods, etc.; infiltrations of lower grade population or different racial groups; encroachments of apartments commercial or industrial properties. Point out heavily burdened tax districts, years special assessments have to run, areas of heavy delinquency, school tuitions, if any, etc.
5.
 - a. What is the general type of occupation, i.e. executives, business men, retired professional, clerical, skilled mechanics or factory workers, laborers, etc?
 - b. Estimate average annual income per family -
 - c. Indicate predominating nationalities; estimate percentage of foreign-born families to total.
 - d. Estimate percentage of negro families to total number of families.
 - e. Any threat of infiltration of foreign born, negro or lower grade population? If so, indicate these by nationality and rate of infiltration like this: "Negro - rapid".
 - f. If a considerable number of families are on relief, indicate as "few" or "many".
 - g. Indicate rate as "rapidly" or "slowly". Strike out words inappropriate to answers.
6.
 - a. Predominant type or types, i.e. one, two, three, four or multiple family. Where applicable, state size of unit such as large singles, small 5-room cottages, 4-room apartments, etc.
 - b. Predominant material of construction i.e. brick, frame, stucco, other.
 - c. Average age. Self explanatory. Estimate.
 - d. Condition of repair, i.e. good, fair, poor or dilapidated.
7. Consider 1929 level as 100%; "Range" - consider generally - exceptional figures give wrong picture; "Predominating" - the average or typical house. Figure percentages on the "predominating" house or rental unit. Explain the history of other types of property under item 14, CLARIFYING REMARKS, if necessary.
8.
 - a. Land - estimate percentage of plotted lots which are improved with buildings.
 - b. Dwelling units. A unit is place where one family normally resides. See Vacancy Surveys.
 - c. Home owners - estimate percentage of buildings (not dwelling units) occupied by owners.
9.
 - a. Express sales demand as good, fair, poor or none.
 - b. State price and type of property in demand such as \$6,500 single or \$8,000 two-family.
 - c. Express as good, fair, poor or none. In some sections of the city it may be possible to get numbers and if so, include with statement.
10. a,b, and c same as 9a, b, and c, respectively.
11.
 - a. Types - include selling price, i.e. \$7,500 singles.
 - b. Express as mediocre, fair, substantial - give number of new buildings, if possible.
12. Express a and b as none, limited, ample.
13. Express as up, down or static. In many cases it will be possible to qualify by indicating rate of trend, i.e. rapidly or slowly downward.
14. Under CLARIFYING REMARKS add pertinent facts or information not covered in previous items with the following especially in mind: a. whenever the adjoining security areas are more than one grade apart, justify and explain. b. Be sure to explain gradations of security values within the area, i.e. "high" or "low" yellow. c. For neighborhoods which are mixed as to types of property and the typical case does not adequately present the picture, explain here. This pertains to items 6 & 7, especially. d. In case of wage-earner neighborhoods, it is helpful to know where they work, how far they have to go, transportation time, methods and cost.
15. Personal inspection: (name of), Realtor; (name of) Loan Service Field Representative; or whoever it is. Give date Form was completed.

BUFFALO, NEW YORK

Special Notice

Much of the basic data and all the area descriptions of the original survey of Buffalo, dated April 22, 1937, have been brought up to date as of December 1940. Emphasis has been placed on the changes which occurred since the previous survey and the probable future trends. Short explanations of the current data follow:

I. BRIEF SUMMARY OF CONDITIONS IN BUFFALO

The more important phases of the current economic and real estate situation, including an analysis of the housing needed, are presented briefly in this summary. It is duplicated on green paper and filed immediately below this page.

II. SECURITY AREA DESCRIPTIONS

A new set of area descriptions has been prepared giving current factors and trends influencing the desirability of the neighborhoods for residential purposes. These data were compiled from a physical inspection and analysis of the areas, checked with competent local real estate brokers and mortgage lenders, and represent a fair and composite opinion of those best qualified. Reference is made to the fact that the area descriptions are keyed to and are being used in connection with the security area map prepared in April 1937. This does not lessen the usefulness of the area descriptions, for it was found that the security areas as determined in 1937 generally are still correct. Clarifying remarks at the bottom of the area descriptions clearly reflect any changes necessary to properly describe the area as it is now.

III. LIST OF CONSULTANTS

The following persons collaborated with the field agent in the preparation of the current data:

<u>Name</u>	<u>Title</u>	<u>Institution</u>	<u>Address</u>
Charles L. Gurney	President	Buffalo Svgs. Bank	Buffalo, N.Y.
Carlton P. Cooke	R. E. Officer	Buffalo Svgs. Bank	Buffalo, N.Y.
Dexter P. Rumsey	First V. P.	Erie Co. Svgs. Bank	Buffalo, N.Y.
R. J. Tressider	R. E. Broker		4675 Main Street
B. W. Morris	R. E. Broker		505 Abbott Road
Horace Carpenter	Exec. Sec'y.	Nye Mortgage Company	Erie Co. Bank Bldg.
W. D. Trimble	R. E. Broker		117 Goundry Street
			No. Tonawanda, N.Y.
L. E. Rautenberg	Sec'y.	First Fed. S&LA	Kenmore, N.Y.
J. A. Schmid	R. E. Broker		1438 Hertel Avenue
Gage, Stafford and Webster	R. E. Brokers		1738 Hertel Avenue
Frank L. Beyer	President	Erie Co. S&LA	Buffalo, N.Y.

SPECIAL REPORT

HOUSING AND HOME FINANCING IN THE BUFFALO, NEW YORK AREA DECEMBER, 1940

Economic Conditions

INDUSTRY Proximity and accessibility to sources of raw materials, transportation facilities to world markets, and excellent labor conditions are the principal reasons for Buffalo's industrial development. The wide diversity of manufactures contributes greatly to the stability of employment.

Factory wage earners in Buffalo's plants received \$100,631,000 in 1929. The low was in 1935 with \$57,520,000. By 1939 the factory payroll rose to \$68,590,000 and is estimated to have reached \$87,000,000 in 1940. Factory employment, in a selected group of plants, totaled 62,389 during November 1940 as compared with 52,622 workers the same month in 1939, an increase of 19%. Factory payrolls (weekly average) increased from \$1,641,000 to \$1,996,000, an advance of 22%. Buffalo's steel mills and many other plants are operating three shifts at present, and steel production locally has nearly reached its maximum capacity. The industrial impetus springing from the National Defense Program has already seen the expansion of 10 local plants with further expansions contemplated. Particularly is this true of Buffalo's aviation interests. Contracts awarded to the Curtiss-Wright Company total \$108,000,000 (as of 11-15-40) and those of the Bell Aircraft, \$25,000,000. Total defense contracts in Buffalo as of December 1940 were \$147,000,000. Plant expansion of the Curtiss-Wright Aeroplane Company, to be completed by July 1941, will cost \$10,000,000 and that of the Bell Aircraft, \$2,500,000. Employment by these two plants alone will be increased by 18,000 and total employment increase (based on 121 plants) will be more than 25,000 workers by July 1, 1941, according to the local Chamber of Commerce.

BUSINESS CONDITIONS The indexes reflecting business conditions in Buffalo continue to rise, as shown by the business indicators below, compiled by the Research Department of the local Chamber of Commerce. These compare activity for November 1940 with November 1939. All figures are actual and unadjusted. Data for December is not yet available but partial reports and observation tend to indicate a continuation of the favorable trends. New contracts for national defense materials recently placed here are one assurance of a continuing upward movement.

	November 1939	November 1940	Percent Change
Bank Debits	\$238,600,000	\$251,800,000	↑ 5.5
Bank Clearings	\$150,000,000	\$161,500,000	↑ 7.6
Post Office Receipts	\$ 351,044	\$ 357,136	↑ 1.7
Factory Payrolls (weekly average)	\$ 1,641,136	\$ 1,996,527	↑ 21.6
Factory Employment (Selected Group) Number	52,622	62,389	↑ 18.5
Electric Power Sales K.W.Hrs.	111,093,000	120,239,000	↑ 8.2
Flour Production Bbls.	666,484	725,874	↑ 8.9
Telephone Stations Number	129,191	134,928	↑ 4.4

POPULATION The city of Buffalo, according to the 1940 U. S. Census, has a population of 575,170. This is an increase of 0.4% over 1930 as compared with 13.1% during the 1920-30 period. The current population for Erie County is 797,170; a gain since 1930 of 4.6% as against 20.1% for the 1920-30 decade. The decline in the rate of growth for the city as compared with the county indicates that there is a gradual migration from the city to the suburbs. This trend, it is believed, will become more pronounced with the passing years. Reasons for this movement are 1) better living conditions, such as more light, space and air in the suburbs, 2) lower taxes; and 3) lower land cost.

Buffalo has a very heavy foreign population. Approximately one-third is foreign-born white with another third native-white of foreign or mixed parentage. Negroes comprise a little over 2% of the total population.

Real Estate Conditions

TAXATION Real estate taxes in Buffalo are high, and are affecting adversely the market and price of existing houses, as well as the rate of

new construction. The effective rate for 1940 averaged about \$44.82 per \$1000 of market value. Assessed values not only run up to 130% of market value, but are out of line with each other and in drastic need of equalization. Some reform is inevitable, and the urgency of it is no longer a debatable point. There are indications of outright demolition to avoid taxes, with instances to be found even in the first or "A" grade security areas.

OVERHANG Thirty-two banks and lending institutions reported that as of August, 1939, they owned property in the city of Buffalo, acquired either through foreclosure or voluntary deed, having an aggregate assessed value of \$53,693,000. These were classified as follows:

	<u>No. of Parcels</u>
Residences	4,743
Other improved real estate ...	847
Unimproved property	74
Total	5,664

The same institutions reporting for the whole County showed:

Residences	5,228
Other improved real estate ...	887
Unimproved property	93
Total	6,208

Thus 91% of the residential properties owned by these institutions were located in Buffalo city. The overhang situation shows little if any change. All of the larger institutions stated that sales just about offset new acquisitions. The residential real estate portfolio of the 28 State Savings and Loan Associations in Erie County totaled \$4,200,784 as of December 1937. For the same month in 1939 it was \$4,527,259, and equaled roughly 20% of the total assets.

Foreclosures have been declining gradually. The number of cases in 1939 was 1,066, 54% below the 1935 peak. The total for the first 10 months in 1940 was 766 as against 864 for the same period a year ago.

SALES Real estate sales activity is sluggish. A buyer's market exists and most sales are made after price concessions have been granted. Recent activity has been largely confined to small or medium size single homes. Two-family homes are moving slowly, and large single homes are a drug on the market. High tax rates, over-assessment, age and obsolescence, low rentals, and heavy overhang are retarding the market.

SALES PRICES Sales prices in 1937 reached the best point since the depression when they stood at 70-75% as compared with 1929. A decline of 5-10% occurred in 1938 due to the industrial recession. Current prices are up only a trifle over 1938. Selling prices generally are about 70% of the assessed valuation. Slightly better prices are obtained in areas situated near industrial belts, such as South Buffalo and the Kensington districts. High priced homes have shown least recovery.

RENTAL PRICES Rental prices were slow in recovering from the depression set-back. The best year's gain was made in 1937 when 5% boosts were generally obtained in May and September of that year by institutional holders. There has been no noticeable increase since then but a "firming" of rentals was felt throughout 1940. Current rentals stand at 80-85% of the 1929 market in the lower and medium priced bracket but much less in the higher-priced range.

Approximately two-thirds of Buffalo's total dwelling units are rental units. The trend in Buffalo for several years has been "not to own" but "to rent because it's cheaper." Institutions and management brokers report that the annual rental revenue from higher priced dwellings (first and second grade areas) is barely sufficient to cover taxes, leaving practically nothing for depreciation and other expenses. Lower priced homes bring a correspondingly better rental return, and institutional holders point out that their best income properties are those located in third and fourth grade areas.

The Real Property Inventory on Buffalo (August 1939) discloses that 20.6% of the 155,647 dwelling units had a rental value of less than \$20 per month; 33.3% were between \$20 and \$30 a month; 36.5% between \$30 and \$50 a month; and 9.6% over \$50 a month. The median monthly rental was \$28.85. As was to be expected, rents in general were less as the age of the building increased.

NEW CONSTRUCTION - The city of Buffalo, generally speaking, is fairly well built up and, consequently, new residential construction activity has been very light. In recent years conversion of larger homes to provide for additional dwelling units outstripped new residential construction. Up to 1930, construction of new units far outnumbered conversions. During the first eleven months of 1940, 97 building permits, providing for 121 family units were issued in Buffalo, and 490 additional units were provided through conversions. In eight adjoining suburbs and towns the number of residential permits for the same period was 1,175 for 1,224 dwelling units.

Most of the new construction is taking place north and east of Buffalo City, in Cheektowaga (airport district - 327 permits), Tonawanda, Amherst and West Seneca.

Mortgage Financing

Local banks and savings and loan associations have surpluses of mortgage money. The small volume of new construction and modernization loans leaves the local lenders a rather thin harvest to feed on. Consequently, they leave no stone unturned in searching for new mortgages. Savings and loan associations, as a group, are the leading lenders with savings banks second, followed by insurance companies. Most of the new construction is financed with FHA insured mortgages. Lending terms, other than FHA are:

Savings and Loan Associations

Loans made up to 80%, but in lesser proportions depending on neighborhood risk, 6% interest, term 11 to 12 years, monthly amortization.

Savings Banks and Others

Loans made up to 50-60%; 5% interest; on 5 year term loans the amortization is 1% a quarter; longer term loans provide for monthly payments.

HOLC Activities

Property liquidation in Buffalo by the Corporation is not unlike that experienced in other large cities in the State. The market, impeded by a heavy institutional overhang, is anything but favorable. HOLC contract brokers appear to be conscientiously striving to push their listings but are meeting with "tough opposition" from several banks and savings and loan associations also burdened with heavy holdings. These institutions are being pressed by the State Banking Department to reduce their property portfolios and indirectly are forced, in numerous instances, to accept "offers" which otherwise would be rejected. They confidentially admit the frequent "scaling down" of list prices in order to show sales volume at least equal to new acquisitions.

Up to September 30, 1940 the HOLC acquired 1,344 properties in Erie County and sold 476, or 35.4% of the total. The rate of liquidation in the County was slower than that for the New York Region and less than 50% of that for the United States, excluding the N.Y. Region. Over 75% of the total properties owned are situated in Buffalo city with more than one-half located in the old central part. A large percentage of the properties on hand are old, large type structures for which there is little or no demand at the prices asked. The smaller type dwellings move fairly well, particularly in the suburbs and also in Kensington and South Buffalo, the latter lying within close proximity to the southeastern industrial belt.

HOLC Property Data (9-30-40)

	Loans Made	Number Acquired	% of Loans Acquired	Sold	Pct	Owned	Pct
Erie County	4,971	1,344	27.0	476	35.4	868	64.6
New York Region	164,219	55,854	34.0	23,698	42.4	32,156	57.6
United States (Excl. N.Y. Region)	853,605	119,847	14.0	99,125	82.7	20,722	17.3

Need For Additional Housing

INCREASED HOUSING DEMAND The number of employees in the Buffalo area has already shown substantial increases during recent months. However, still greater increases are in prospect in the next 6-9 months as the defense program gets into stride. The Curtiss-Wright and the Bell Aircraft Companies alone will increase their forces by 18,000 workers. An estimated additional 7,000 workers will be taken on by other industries, according to reports by the Chamber of Commerce, making a total of 25,000 additional persons to be employed within the next 6-9 months.

Of the total number to be employed, about 10,000 are expected to be single persons and 15,000 married. Of the 10,000 single men to be engaged, many will be local students now receiving training in vocational schools or factories who already have living quarters with their families. Of the 15,000 married persons to be employed, a large number will come from those registered with the State Employment Service and who already have homes in the Buffalo area and therefore will not add to the housing demand.

An important factor in determining the need for additional housing locally is the number of married workers who will come from outside the area. An approach to the number of "outside" workers can be drawn from previous "employment" experiences in other manufacturing districts. A recent survey in Hartford (Conn.)^{1/} indicated that 31 percent of the new employees came from outside of the Hartford area. In the New London (Conn.) survey, ^{2/} a 30 percent ratio was established. Although the size of those areas is much smaller than the Buffalo area, it nevertheless follows that the "new employment" problems in the three cities are similar if not identical. Therefore, it can reasonably be assumed that one-third of the married workers, or 5,000 families, will come from outside of the Buffalo area, and that these will require 5,000 dwelling units. This does not take into consideration any housing demand which may come from undoubling of families now sharing living quarters, or which may come from many married workers now in Buffalo who will desire better housing because of their improved economic condition. Having determined the increased housing demand, what is the supply available to meet this demand?

AVAILABLE HOUSING SUPPLY On April 1, 1940, there were 5,797 vacant dwelling units in Buffalo City or 3.7 percent of the total dwelling units, according to the U. S. Census Report. A "sample" survey (WPA) in August 1940 indicated a vacancy of only 4,250 units or 2.7%. Currently, vacancies probably are even less due to the rapid increase in (1) employment in the second half of 1940; (2) few new units built in 1940 and (3) number of obsolete units demolished during the past year.

Some allowance must be made in the housing supply for units available in communities within 15-20 miles of Buffalo plants, from which it is reasonable to expect workers to commute daily. This source would add an estimated 700 vacant units to Buffalo's supply, making a total of about 6,500 units. However, this is the total vacancy from which some deductions must be made for units unsuitable or uninhabitable.

In the vacancy count are included all types and sizes, whether single homes or apartments and regardless of their physical condition or location. Since the defense workers coming into the area will generally be wage earners, the housing suitable for them must be in the rent bracket and size to meet their requirements. In Buffalo that would likely be in the \$15-50 per month rental bracket, and ranging in size from 3-7 rooms. The Buffalo Real Property Inventory (August 1939), the latest breakdown available on properties, shows that of the total vacancy, 62% was in the \$15-50 rent and 3-7 room brackets just referred to, but that 37% of these vacancies were substandard for physical reasons or inadequate heating and lighting. Even if it is assumed that many substandard houses have been repaired or remodeled and that the percentage below standard would be only 15% (leaving 85% habitable), and these ratios applied to the total of 6,500 vacant units previously mentioned, it would leave about 3,500 vacant units available to meet the housing demand of the defense workers.

^{1/}WPA Survey on Housing Needs for Defense Workers in Hartford, Conn., 10/7/40

^{2/}WPA Survey on Housing Needs for Defense Workers in New London and Groton, Conn., 10/23/40

NEW HOUSING
NEEDED

From the previous discussion figures have been developed which show that during the next 6-9 months about 5,000 married defense workers and their families not now in the Buffalo area will require housing. Against this demand there is a supply of about 3,500 suitable units, leaving 1,500 additional units to be provided during the next 6-9 months. Single workers should have no difficulty finding rooms, as the supply of these appears ample.

The 1,500 extra housing units needed should be considered a minimum, for so much of the vacancy is old, obsolete housing, or is apartment units. More than two-thirds of all housing units in Buffalo are over 25 years old, and more than one-third is over 45 years old. As the economic condition of workers improves, many will consider much of the existing housing as unsuitable, and will want more modern, convenient, and attractive homes in good locations for themselves and their families. In view of this situation, and the comparatively few new houses built during the past decade, and the good probability that the new factories now being constructed will provide a permanent increase in employment locally, it is reasonable to conclude that the Buffalo housing market can absorb these first 1500 units as part of its "permanent" housing supply.

Local private enterprise could build the housing needed during the next 6-9 months. There is no shortage of qualified contractors and skilled building craftsmen, and mortgage financing funds are ample. Building material stocks are reported as large, although prices are going up constantly. Most of the new homes that should be built should be in the \$3,000-5,000 price bracket, or in the \$25-50 rental range, if they are to meet the defense worker's pocketbook. Whether private enterprise will rise to the occasion and build the needed housing is problematical, for there appears to be some resistance to adding to the local supply, and a lack of desire to build for a potential demand, although that is immediately ahead, if not already partially there.

AREA DESCRIPTION

Security Map of Buffalo, New York

1. POPULATION: a. Increasing Yes Decreasing Static
 - b. Class and Occupation Executives, professional and business men
 - c. Foreign Families 0 % Nationalities None d. Negro 0 %
 - e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING	99 %	OTHER TYPE	%
a. Type and Size	<u>Single-family</u>			
b. Construction	<u>Brick and stone</u>			
c. Average Age	<u>Up to 15 years</u>			
d. Repair	<u>Excellent</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>90% +/-</u>			
g. 1933 Price Bracket	\$ 5500-13,000	% change	\$	% change
h. 1937 Price Bracket	\$ 6500-16,000	+22 %	\$	%
i. Dec. 1940 Price Bracket	\$ 6000-15,000	-7 %	\$	%
j. Sales Demand	<u>Slow</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static to slightly downward</u>			
l. 1933 Rent Bracket	\$ Not a	% change	\$	% change
m. 1937 Rent Bracket	\$ rental	%	\$	%
n. Dec. 1940 Rent Bracket	\$ area	%	\$	%
o. Rental Demand	<u>-</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>-</u>			
3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price \$7500 How Selling Owner contracted
4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Normal
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 24.59 est.

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small first grade area is located in Tonawanda, New York. It is generally known as the "Deerhurst Park Section" and is now 40-50% developed. Lots average 80' front in Deerhurst Park and 40' in the remainder of the area; the Deerhurst Park Section is beautifully landscaped and the balance of the area is better than average; the area has all public utilities, paved streets, adequate transportation, and is conveniently situated; accessible to schools, churches and stores. The area is free from the common industrial nuisances, such as smoke, dirt and noise. There are some cheaper homes in the very extreme northerly section. On the whole, however, the dwellings are in excellent repair. It is rated 1st grade because of the general desirability and that it offers room for further high type expansion. The assessments here are lower than on similar properties in the City of Buffalo, and the tax rate is also about \$10.00 cheaper per thousand than in the City.

9. LOCATION Tonawanda, N.Y. SECURITY GRADE 1st AREA NO. A-1 DATE 12-3-40

Security Map of Buffalo, N.Y.

Security Map of Buffalo, N.Y.

- | 2. BUILDINGS: | | PREDOMINATING | 100 % | OTHER TYPE | % |
|--|----------------------------|---------------|-------|------------|---|
| a. Type and Size | Single-family 5 rm average | | | | |
| b. Construction | Brick, stone and stucco | | | | |
| c. Average Age | 12 years | | | | |
| d. Repair | Excellent | | | | |
| e. Occupancy | 99% | | | | |
| f. Owner-occupied | 90% + | | | | |
| g. 1933 Price Bracket | \$ 7000-20,000 | % change | \$ | % change | |
| h. 1937 Price Bracket | \$ 8000-25,000 | + 22 % | \$ | % | |
| i. Dec., 1940 Price Bracket | \$ 8000-23,500 | -5 % | \$ | % | |
| j. Sales Demand | Fair | | | | |
| k. Predicted Price Trend
(next 6-12 months) | Firm | | | | |
| l. 1933 Rent Bracket | \$ Not a | % change | \$ | % change | |
| m. 1937 Rent Bracket | \$ rental | % | \$ | % | |
| n. Dec., 1940 Rent Bracket | \$ area | % | \$ | % | |
| o. Rental Demand | - | | | | |
| p. Predicted Rent Trend
(next 6-12 months) | - | | | Mostly | |

3. NEW CONSTRUCTION (past yr.) No. 65 Type & Price \$8000-12,000 How Selling owner contracted

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1910.) \$ 26.60 est.

This level area is called Eggertsville and is situated in Amherst Township. The area has paved streets, all public utilities and fairly good bus transportation (30 minute service). It is strictly a single-family dwelling community, now about 50% improved. This is one of the newer and finer residential sections in Greater Buffalo, with homes averaging about 12 years. Lot size varies a good deal running all the way from 60' to 80' front and up to 1½ acres in some cases. Landscaping is very good and the homes are maintained in excellent condition. Brentwood and Ruskin and the Pomeroy Park Section are built up 80%. The Hyde Park settlement is 90% improved. The extreme south end is built up about 25%, while the north section, north of Main Street, is improved only 10%. There are a few very expensive and luxurious homes ranging as high as \$50,000 and up. This is a suburban residential community, free from the common industrial nuisances and yet lying only 8 miles from the City of Buffalo. Assessments are reasonable and run about 75% of face value. The only unfavorable feature in the area is that lending institutions hold some property, but the holdings are not considered heavy. In view of the high restrictions and other favorable factors plus the heavy new construction during the past 12 months, the area is rated a very high first grade.

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AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing Yes Decreasing Static
 b. Class and Occupation Business and professional men
 c. Foreign Families 0 % Nationalities d. Negro 0 %
 e. Shifting or Infiltration None

2. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	Single-family			
b. Construction	Brick, stone and stucco			
c. Average Age	5-12 years			
d. Repair	Excellent			
e. Occupancy	99%			
f. Owner-occupied	90% +			
g. 1933 Price Bracket	\$ 6500-13,000	% change	\$	% change
h. 1937 Price Bracket	\$ 7500-16,000	+ 21%	\$	%
i. Dec. 1940 Price Bracket	\$ 7500-15,000	-4 %	\$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1933 Rent Bracket	\$ Not a	% change	\$	% change
m. 1937 Rent Bracket	\$ rental	%	\$	%
n. Dec. 1940 Rent Bracket	\$ area	%	\$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 40 Type & Price \$8500-10,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Normal

5. SALE OF HOME PROPERTIES (____yr.) a. HOLC - b. Institutions -

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (19 40) \$ 26.60 est.

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This level to gently rolling area is situated in Amherst Township and consists of 3 subdivisions, namely: Audubon Terrace, Hartfield Addition and Audubon Park. It is strictly a single-family neighborhood now about 65% improved. This is a fairly new development, with the homes averaging about 12 years, except for the southern part of the area where the dwellings are somewhat older. The lots run all the way from 50' to 80' front and are nicely landscaped and well wooded; the streets are paved -- all utilities are installed and the area has fair transportation by bus (30 minute service). The area's best features are: (1) Desirable development; (2) High type families; (3) Well wooded section and free from the common industrial nuisances. The homes along the east end of the area range around 5 years, while the homes on the west half are about 12 years old. The north part is very sparsely built up. Some 40 new homes were erected in the area within the past 12 months. Because of the above mentioned favorable features, plus the areas rapid expansion, it is rated a very high 1st grade residential community.

9. LOCATION Village of Snyder, SECURITY GRADE 1st AREA NO. A-3 DATE 12-6-40

AREA DESCRIPTION

Security Map of Buffalo, New York

1. POPULATION: a. Increasing Yes Decreasing _____ Static _____
 b. Class and Occupation Business and Professional Men
 c. Foreign Families 0 % Nationalities _____ d. Negro 0 %
 e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>100 %</u>	OTHER TYPE <u> % </u>
a. Type and Size	<u>Single-family</u>	
b. Construction	<u>Brick, stone & stucco</u>	
c. Average Age		
d. Repair	<u>Excellent</u>	
e. Occupancy	<u>99%</u>	
f. Owner-occupied	<u>90 +</u>	
g. 1933 Price Bracket	<u>\$7500-13,000</u> % change	\$ % change
h. 1937 Price Bracket	<u>\$8500-16,000</u> <u>+ 19 %</u>	\$ %
i. Dec. 1940 Price Bracket	<u>\$8500-15,000</u> <u>- 4 %</u>	\$ %
j. Sales Demand	<u>Fair</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Static to firm</u>	
l. 1933 Rent Bracket	<u>\$ Very few,</u> % change	\$ % change
m. 1937 Rent Bracket	<u>\$ if any</u> %	\$ %
n. Dec. 1940 Rent Bracket	<u>\$ rentals</u> %	\$ %
o. Rental Demand	<u>-</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>-</u>	
3. NEW CONSTRUCTION (past yr.) No. 12-15 Type & Price 9,000 How Selling Owner contracted
4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Normal
5. SALE OF HOME PROPERTIES (____yr.) a. HOLC - b. Institutions -
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small residential section is situated in the extreme northeast corner of Buffalo. It is a level area, now 85% developed with single homes; the lots are nicely landscaped and average 50' front; all the streets are paved; all public utilities installed; the area has adequate transportation and schools, churches and stores are located within immediate walking distance. The area is well restricted. Generally speaking, it is better than the average high type residential areas. Its best features are: (1) Short distance to downtown business section; (2) Very good transportation. Some 12 to 15 new residences were erected here within the past 12 months. The high tax rate and valuation assessments are the areas's principal drawbacks. However, in view of the several favorable factors, including the high home ownership occupancy (90%), the area is rated a good 1st grade.

Security Map of Buffalo, New York

b. Class and Occupation. Executives, business and professional men

e. Shifting or Infiltration.....None

a. Type and Size Single-family 8-12 rms.

b. Construction stone & stucco

c. Average Age 25-30 years

d. Repair Good

e. Occupancy 95%

f. Owner-occupied 75%

g. 1933 Price Bracket \$ 7500 - 15,000 % change \$ % change

h. 1937 Price Bracket \$ 9000 - 18,000 4 20 % \$ %

i.	Dec. 1940 Price Bracket	\$ 8000 - 15,500	- 13 %	\$	%
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j.	Sales Demand	Poor
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k. Predicted Price Trend
(next 6-12 months) Definitely downward

1.	1933 Rent Bracket	\$ 40 - 100	% change	\$	% change
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m. 1937 Rent Bracket	\$ 45 - 125	4.21 %	\$	%
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n.	Dec. 1940 Rent Bracket	\$ 45 - 125 (average 75)	0 %	\$	%
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o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months)	Firm to weak	Owner
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3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price 10,000 How Selling contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Very heavy

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC.....- b. Institutions.....-

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940) \$ 38.83

This beautifully built-up high type area is known as the "Central Park allotment". The lots generally run 60 by 175', with wide spacious lawns and excellent landscaping; the area has paved streets; all public utilities and very good transportation; schools, churches and stores are conveniently located; although restrictions expired about 4-5 years ago, the area is well protected by zoning regulations and will continue to remain strictly residential. Its best redeeming features are its desirable location and wide lots. On the other hand, there are numerous detrimental factors. Close inspection reveals that this area has seen its better days. It suffers chiefly from a terrific over-assessment and many owners have voluntarily surrendered their properties to the mortgage holders because of the high assessment demands. This unfavorable condition has been gaining momentum during the past 3 to 5 years and approximately 50% of the properties in the area are now actually listed "for sale". The area has at present a 5% vacancy which is considered the highest in the better residential sections of Buffalo. Prospective buyers refrain from locating in this area because of the high assessed valuations. Under the present tax set-up, there is little likelihood that this condition will be remedied--in fact, it will possibly become more acute with the passing years. Below are some typical examples of what is happening to property values in this area:

9. LOCATION Central Park SECURITY GRADE Low 1st AREA NO. A-5 DATE 11/27/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

"This property is located at 181 Depew Street, and is in excellent condition; original cost \$71,000; built in 1928; and is one of the newer houses in this area; it is assessed at \$37,800. Sold in perfect shape in 1937 for \$32,500. Now back on the market for \$27,500 with no takers. Presently rented at \$125.00 per month, which revenue is not sufficient to cover the annual tax obligation. This is one of the finest homes in the area."

<u>Address</u>	<u>Assessed valuation</u>	<u>Asking Price</u>
108 Depew Avenue	\$17,790.00	\$13,000.00
130 Depew Avenue	16,900.00	13,500.00
137 Depew Avenue	35,650.00	24,000.00
175 Depew Avenue	33,800.00	33,000.00

All of the above homes are owned by private institutions and resales are only made at terrific sacrifices.

Approximately 25% of the properties in the area are rented and the percentage of home ownership will continue to shrink. There are some 2-family homes on Huntington Avenue, Linden and on Parker Avenues. There is some Jewish infiltration into the area. Within the past 18 months, 4 dwellings in the area were demolished to save taxation. This area is rated a very low 1st grade, from the standpoint of property values and general desirability.

Low

NAME AND LOCATION Central Park SECURITY GRADE 1st AREA NO. A-5 DATE 11/27/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y. - 1940

1. POPULATION: a. Increasing slowly Decreasing Static
- b. Class and Occupation Executives, Business and Professional Men.
- c. Foreign Families 0 % Nationalities None d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%
a. Type and Size	<u>Single family 8-20 rms.</u>			
b. Construction	<u>Brick and stone</u>			
c. Average Age	<u>-</u>			
d. Repair	<u>Very good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>98%</u>			
g. 1933 Price Bracket	<u>\$ 13,000 - 45,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 15,000 - 55,000</u>	<u>+21%</u>	<u>\$</u>	<u>%</u>
i. Dec. 1940 Price Bracket	<u>\$ 15,000 - 50,000</u>	<u>- 7%</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>			
l. 1933 Rent Bracket	<u>\$ Not</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
	<u>a rental</u>	<u>%</u>	<u>\$</u>	<u>%</u>
m. 1937 Rent Bracket	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
n. Dec. 1940 Rent Bracket	<u>\$</u>	<u>area</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>-</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>-</u>			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price \$20,000-30,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Not heavy

5. SALE OF HOME PROPERTIES (____yr.) a. HOLC - b. Institutions -

6. MORTGAGE FUNDS: _____ 7. TOTAL TAX RATE PER \$1000 (1940) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fine first grade residential area abuts beautiful Delaware Park. The homes are luxurious and the lots are well wooded and landscaped. It is generally known as the Rumsey Woods and Park Club Development. This area can be called "tops" in beauty and expensive structures. Lots run all the way from 60' to 150' front; streets are paved and macadam surfaced; all utilities are installed; transportation adequate; restrictions are rigidly enforced. There are a few millionaires in this area and properties range all the way from \$50,000 up to \$100,000. There is nothing wrong with this area except that expansion will be slow due to the terribly high valuation assessments prevailing. The north half of the area known as Rumsey Woods is newer and here the homes average 12 to 15 years, while those in the south half average around 30 years. Land cost originally was \$300 per front foot. Now selling around \$60.00. The demand for this type of property is poor and sales price will continue to decline although the area itself will remain desirable to the present occupants. Rated a high 1st grade residential section because the area offers room for expansion and restrictions are still in force.

9. LOCATION Buffalo, N. Y. SECURITY GRADE 1st AREA NO. A-6 DATE 11/28/40

Security Map of Buffalo, N. Y.

b. Class and Occupation Executives, Professional & Business Men

e. Shifting or Infiltration.....None

a. Type and Size	Single family-large type	2 family dwellings
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b. Construction	Frame and brick	Frame and brick
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c. *Average Age*

d. Repair	Very good	Very good
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e. Occupancy	95%	95%
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f. Owner-occupied	Very low	Very low
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g. 1933 Price Bracket	\$ 5000-14,000	% change	\$ 5,000 - 9,000	% change
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h. 1937 Price Bracket	\$ 6000-16,500	18%	\$ 6,000 - 11,000	21%
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i.	Dec. 1940 Price Bracket	\$ 5000-15,000	-11%	\$ 5,000 - 10,000	-12%
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j.	Sales Demand	Poor	Poor
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k. Predicted Price Trend (next 6-12 months)	Downward	Downward
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1. 1933 Rent Bracket	\$ 40 - 100	% change	\$ 30 - 50	% change
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m. 1937 Rent Bracket	\$ 50 - 125	+25%	\$ 40 - 60	+25 %
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n.	Dec. 1940	Rent Bracket	\$ 50 - 125	0 %	\$ 40 - 60	0 %
					(per unit)	

o. Rental Demand	Fair	Fair
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p. Predicted Rent Trend (next 6-12 months)	Firm	Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC..... b. Institutions Fairly heavy

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC..... - b. Institutions..... -

6. MORTGAGE FUNDS: See below 7. TOTAL TAX RATE PER \$1000 (1940) \$ 38.83

This fully built up area is located immediately west of Main Street and north of Bummer Avenue. It is but a short distance to the downtown business section and, naturally, the area has all of the public utilities, paved streets, and very good transportation. It is one of the older type residential sections and was originally the "Elite" district of Buffalo, improved with large and expensive single-family dwellings. Within recent years, the area has seen considerable conversion of the one-family large type homes into small rental suites and kitchenette apartments. There are about 50 apartment buildings ranging from 16 units on up. The apartments are sprinkled throughout the area. Lots are from 30' to 200' wide with the bulk of the dwellings located on 30-40' lots. There is practically no demand for the large type of home and on the present market the properties would bring 40¢ on the 1929 Dollar; the average home here would probably sell for not over 35% of the assessed valuation. Mortgage money is very limited for refinancing of single-family homes, but ample for conversion purposes and for small apartments properly located. The least desirable part of the area is the section along Ferry, Highland and Lexington Avenues immediately adjacent to Elmwood Avenue. The most expensive properties, many of which cost as high as \$200,000 originally, are located on Delaware Avenue and vicinity. This area, from a strictly residential and home ownership standpoint, is on the way out; the transition to 2-fam. and multiple conversion

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AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Decreasing Static Yes
 b. Class and Occupation Factory Workers
 c. Foreign Families 15 % Nationalities Polish and Hungarian d. Negro 0 %
 e. Shifting or Infiltration Slow infiltration of Polish and Hungarian
2. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %
a. Type and Size	Single-family - small and inexpensive		2-family flats	
b. Construction	Frame		Frame	
c. Average Age	30 years		30 years	
d. Repair	Fair to good		Fair to good	
e. Occupancy	97%		97%	
f. Owner-occupied	65%		50%	
g. 1933 Price Bracket	\$2,500 - 3,500	% change	\$3,500 - 4,200	% change
h. 1937 Price Bracket	\$3,000 - 4,000	+17 %	\$4,000 - 5,000	+17 %
i. Dec. 1940 Price Bracket	\$3,000 - 4,000	0 %	\$3,800 - 4,800	- 4 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Weak		Weak	
l. 1933 Rent Bracket	\$ 20 - 30	% change	\$ 25 - 35	% change
m. 1937 Rent Bracket	\$ 25 - 35	+20 %	\$ 32.50 - 40.00	+21 %
n. Dec. 1940 Rent Bracket	\$ 25 - 35	0 %	\$ 30.00 - 37.50	-7 %
o. Rental Demand	Fair to good		Fair to good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Static to firm	
3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price \$3,500 How Selling owner contracted
4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions very heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -
6. MORTGAGE FUNDS: 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This outlying area is situated in the northwest corner of the City of Buffalo, and is known as the Riverside District. The terrain is level; the area is at least 80% developed; streets are paved; nice landscaping; all utilities are installed; schools, churches and stores are conveniently located and the area has adequate bus and street car transportation, despite the distance from downtown. The area was started about 50 years ago and at least 90% of the dwellings are of the small and inexpensive, single-family variety, ranging in price from \$3000 to \$4000. The best single-family homes are located on Laird Avenue and the best two-family structures are on Roesch Street. This area will continue to appeal to the working type of purchaser, since it is surrounded by factories and RR and the Boll Aircraft Corporation (undergoing expansion because of heavy National Defense orders) is situated nearby. There has been very little construction in the area within the past few years and this can be explained best by the fact that the area is too near the city boundary and people who want to locate in the immediate territory prefer to go across the line into the County where they can benefit through lower taxes and more reasonable valuation assessments. Foreclosures were very high in this area up until recently. With increasing employment, the foreclosure condition should manifest further improvement. On the whole the area should hold its own for the next 3 to 5 years at the least and it is rated a fair 2nd grade.

9. LOCATION Riverside District SECURITY GRADE 2nd AREA NO. B-1 DATE 11/27/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Very slowly Decreasing Static
 - b. Class and Occupation Business men, and professional
 - c. Foreign Families 2 % Nationalities d. Negro 0 %
 - e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>75 %</u>	OTHER TYPE <u>25 %</u>
a. Type and Size	<u>Single-family</u>	<u>2-family</u>
b. Construction	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>15-18 years</u>	<u>15-18 years</u>
d. Repair	<u>Good</u>	<u>Good</u>
e. Occupancy	<u>98%</u>	<u>98%</u>
f. Owner-occupied	<u>50%</u>	<u>50%</u>
g. 1933 Price Bracket	<u>\$ 3000 - 6000</u> % change <u></u>	<u>\$ 4000 - 6000</u> % change <u></u>
h. 1937 Price Bracket	<u>\$ 4000 - 7000</u> <u>+ 22 %</u>	<u>\$ 5000 - 7000</u> <u>+ 20 %</u>
i. Dec. 1940 Price Bracket	<u>\$ 4000 - 7000</u> <u>0 %</u>	<u>\$ 5000 - 7000</u> <u>0 %</u>
j. Sales Demand	<u>Fair only</u>	<u>Fair only</u>
k. Predicted Price Trend (next 6-12 months)	<u>Static to slightly down-ward</u>	<u>Static to slightly downward</u>
l. 1933 Rent Bracket	<u>\$ 35 - 42.50</u> % change <u></u>	<u>\$ 25 - 35</u> % change <u></u>
m. 1937 Rent Bracket	<u>\$ 40 - 55</u> <u>+ 23 %</u>	<u>\$ 30 - 45</u> <u>+ 25 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 40 - 55</u> <u>0 %</u>	<u>\$ 30 - 45</u> <u>0 %</u>
o. Rental Demand	<u>Good</u>	<u>Good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price \$5500 How Selling Good
4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Normal
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. - b. Institutions -
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 40.03

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This medium priced residential area is located in the Village of Kenmore. At least 75% of the properties are of the single-family variety; average lot front is 35'; the area is 70% developed; the streets are paved and all utilities are installed; fair transportation by bus with thirty minute service during the rush hours; convenient distance to schools, churches and stores; Delaware Avenue is the principal business lane. Landscaping is just ordinary, but the area as a whole presents a fair appearance and is generally free from the common nuisances, such as smoke, noise, dirt, etc. Six new dwellings were erected in the area during the past year. Fairly heavy development (FHA Finance) is taking place north of the area; this new construction is occurring outside of the City limits because of cheaper taxation and more reasonable assessments. The southern part of the area is fully developed and naturally the homes are much older and there are a few spots of obsolescence. The 2-family houses are scattered all through the area. The area is rated only a medium 2nd grade and a slow downward trend during the next 5 years is predicted.

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

- | | | | | | |
|--|---|--|---|-----------------|----------|
| 1. POPULATION: | | a. Increasing..... | Decreasing..... | Static..... | Yes..... |
| b. Class and Occupation..... | | Executives, business men and clerks..... | | | |
| c. Foreign Families..... | | 5 % | Nationalities..... | d. Negro..... | 0 % |
| e. Shifting or Infiltration..... | | Infiltration of low type Jewish in west end of area..... | | | |
| 2. BUILDINGS: | | PREDOMINATING..... | | OTHER TYPE..... | |
| | | 60 % | | 40 % | |
| a. Type and Size | Single-family..... | | 2-family..... | | |
| b. Construction | Frame..... | | Frame..... | | |
| c. Average Age | 15-20 years..... | | 15-20 years..... | | |
| d. Repair | Good in east district
Poor in west district..... | | Good in east district
Poor in west district..... | | |
| e. Occupancy | See below..... | | See below..... | | |
| f. Owner-occupied | "..... | | "..... | | |
| g. 1933 Price Bracket | \$ 3500 - 7700..... | % change..... | \$ 4250 - 6750..... | % change..... | |
| h. 1937 Price Bracket | \$ 4500 - 9000..... | + 20 % | \$ 5000 - 8000..... | + 18 % | |
| i. Dec. 1940 Price Bracket | \$ 4000 - 8000..... | - 11 % | \$ 4500 - 7000..... | - 12 % | |
| j. Sales Demand | Weak..... | | Weak..... | | |
| k. Predicted Price Trend
(next 6-12 months) | Absolutely downward..... | | Absolutely downward..... | | |
| l. 1933 Rent Bracket | \$ 40 - 65..... | % change..... | \$ 25 - 40..... | % change..... | |
| m. 1937 Rent Bracket | \$ 50 - 80..... | + 24 % | \$ 30 - 50..... | + 23 % | |
| n. Dec. 1940 Rent Bracket | \$ 50 - 75..... | - 4 % | \$ 30 - 45..... | - 6 % | |
| o. Rental Demand | See below..... | | Below..... | | |
| p. Predicted Rent Trend
(next 6-12 months) | "..... | | "..... | | |
| 3. NEW CONSTRUCTION (past yr.) No. 0..... | | Type & Price..... | How Selling..... | | |
| 4. OVERHANG OF HOME PROPERTIES: | | a. HOLC..... | b. Institutions..... Very heavy..... | | |
| 5. SALE OF HOME PROPERTIES (.....yr.) | | a. HOLC..... | b. Institutions..... | | |
| 6. MORTGAGE FUNDS: See below..... | | 7. TOTAL TAX RATE PER \$1000 (1940) \$ 38.83..... | | | |

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This level area is situated in the northern part of Buffalo, and is known as the North Central Park and Hertel section. The area is 95% developed; all streets are paved; average lot is 40 x 130 feet; the area has good landscaping; all public utilities are installed; transportation is adequate and schools, churches and stores are conveniently located. The business streets are Hertel, and Delaware Avenues and there are a few stores on Tacoma Avenue in the western end. This area has seen its best days and is definitely on the downgrade. Foreclosures are heavy. The west end of the area from Colvin to Delaware is receding more rapidly and foreign encroachment of the lower type Jewish is taking place. There are some fairly nice 2-family homes on Tacoma Avenue selling for around \$6500 to \$7000. The west end of the area is rapidly becoming 3rd grade. Owner-occupancy in the east end is 80% while in the west end it hardly reaches 30% and the vacancy ratio in the west end is terribly high, while that in the east end is normal. It can be said that the area generally suffers from over-lending. Blocks of foreclosures have been instituted ever since the depression and these mostly by outside institutions as the local lenders have stayed fairly clear. Heavy holdings were reported by the Albany County Savings, City and County Trust Banks, Home Savings Bank of Albany, Oswego County Savings Bank and Farmers' & Mechanics' Saving Bank of Lockport. The area is rated only a poor second grade because of high foreclosures, high vacancy ratio and the generally poor outlook.

9. LOCATION Buffalo, N. Y. SECURITY GRADE 2nd AREA NO. B-3 DATE 11/28/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Yes Decreasing Static

b. Class and Occupation White collared, some executives and business men

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:

	PREDOMINATING <u>98 %</u>	OTHER TYPE <u>%</u>
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a. Type and Size Single-family 6 rms.

b. Construction Brick and frame

c. Average Age 3 years

d. Repair Good

e. Occupancy 98%

f. Owner-occupied 80%

g. 1933 Price Bracket \$ 4000 - 5750 % change \$ % change

h. 1937 Price Bracket \$ 5000 - 7000 + 23% \$ %

i. Dec. 1940 Price Bracket \$ 5000 - 7000 0 % \$ %

j. Sales Demand Fair

k. Predicted Price Trend (next 6-12 months) Firm

l. 1933 Rent Bracket \$ 35 - 55 % change \$ % change

m. 1937 Rent Bracket \$ 50 - 65 + 28 % \$ %

n. Dec. 1940 Rent Bracket \$ 50 - 65 0 % \$ %

o. Rental Demand Good

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price \$6000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Normal

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -

6. MORTGAGE FUNDS: ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 24.59 est.

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This relatively new subdivision is situated in Tonawanda Township. The area is level, the lots average 30-40 feet front and it is 50% improved with single-family dwellings of the 6 room variety. The streets are paved; all utilities are installed; fair bus transportation; schools, and churches are located not far from the area and stores are available around Kenmore Avenue and some on Englewood. This area is zoned residential with the exception, of course, of Kenmore and Englewood Avenues, which are business streets. Some thirty new dwellings (FHA Finance) were erected here during the past 12 months and more building activity can be expected since the area lies outside of the City, and is free from the common nuisances, such as smoke, dirt, etc. Its only drawbacks seem to be the lack of shade trees and also because of the RR tracks on the extreme east end of the area. It is rated a good second grade because it offers room for expansion, has low tax rates and because of its general desirability and appeal to the middle class.

9. LOCATION Tonawanda Township, SECURITY GRADE 2nd AREA NO. B-4 DATE 12/3/40
N. Y.

Security Map of Buffalo, N. Y.

b. Class and Occupation..... Business men and executives

c. Foreign Families 0 % Nationalities..... d. Negro 0 %

e. Shifting or Infiltration None

a. Type and Size	Single-family	Two-family
1. Number of units		
2. Number of stories		
3. Number of bedrooms		
4. Number of bathrooms		
5. Number of living rooms		
6. Number of dining rooms		
7. Number of kitchens		
8. Number of porches		
9. Number of garages		
10. Number of parking spaces		
11. Number of storage spaces		
12. Number of other spaces		
13. Number of other features		
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96. Number of other features		
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98. Number of other features		
99. Number of other features		
100. Number of other features		

b. Construction	Frame	Frame

c. Average Age	23 years	30 years
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d. Repair	Good	Good
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e. Occupancy	100%	100%
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f. Owner-occupied	80%	50%
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g. 1933 Price Bracket	\$ 2750 - 5500	% change	\$ 3250 - 4500	% change
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h. 1937 Price Bracket	\$ 3000 - 7000	421 %	\$ 3500 - 6000	423 %
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i.	Dec. 1940 Price Bracket	\$ 3000 -- 6500	-- 5 %	\$ 3500 -- 5000	-- 10 %
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j. Sales Demand	Weak	Weak
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k. Predicted Price Trend (next 6-12 months)	Downward	Downward
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1. 1933 Rent Bracket	\$ 30 - 37.50	% change	\$ 20 - 25	% change
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m. 1937 Rent Bracket	\$35 - 50	+26 %	\$25 - 35	+26 %
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n.	Dec. 1940 Rent Bracket	\$ 35 - 50	0 %	\$ 25 - 35	0 %
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o. Rental Demand: Good Good

p. Predicted Rent Trend (next 6-12 months)	Firm	Firm

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price \$5,000 How Selling Poor

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....-..... b. Institutions not heavy.....

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC.....- b. Institutions.....-

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940) \$26.60 (est.)
Amherst

This triangularly shaped area is known as "University Heights" and is located in the City of Buffalo, except for a small section of about four blocks in width which extends into Amherst Village. The terrain is flat to sloping to the north; the average lot is 40 x 140'; the area is 70% developed; the landscaping is good; all utilities are installed; and schools, churches and stores are conveniently located; the area enjoys adequate bus and street car transportation, and is favorably located, being situated immediately opposite the University of Buffalo. There are, however, some detrimental influences, such as: (1) the north end is only sparsely developed and two new homes built here about 6 months ago are still on the market; (2) dwellings in the small section on the southern end of the triangle (consisting of 8 blocks) are old and were built on narrow lots and definitely show greater depreciation and a lower rental income than the rest of the area. West Winspear Avenue is a little better and here the homes are newer and the assessments are fair in comparison. The HOLC properties acquired in this area from time to time have been selling from \$3000 to \$4000. Prices have declined 10-15% during the past 3-4 years and because of this and the weak sales demand, the area is rated only a fair 2nd grade.

9. LOCATION Buffalo and Amherst, N.Y. SECURITY GRADE 2nd AREA NO. B-5 DATE 11/29/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing Rapidly Decreasing Static
 b. Class and Occupation Mechanics, Clerks and Small Business men
 c. Foreign Families 0 % Nationalities None d. Negro 0 %
 e. Shifting or Infiltration None

2. BUILDINGS:

	PREDOMINATING	<u>98 %</u>	OTHER TYPE	<u>%</u>
a. Type and Size	<u>Single-family</u>			
b. Construction	<u>Frame and Brick</u>			
c. Average Age	<u>5 years</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>99%</u>			
f. Owner-occupied	<u>50%</u>			
g. 1933 Price Bracket	<u>\$ 3,000 - 5,500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4,000 - 6,500</u>	<u>+24 %</u>	<u>\$</u>	<u>%</u>
i. Dec. 1940 Price Bracket	<u>\$ 4,000 - 6,000</u>	<u>-5 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static to firm</u>			
l. 1933 Rent Bracket	<u>\$ 30 - 45</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 55</u>	<u>+28%</u>	<u>\$</u>	<u>%</u>
n. Dec. 1940 Rent Bracket	<u>\$ 40 - 55</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 30-40 Type & Price \$5,000 How Selling Good
 4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions Fairly heavy
 5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -
 6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 26.60 est.

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This small second grade neighborhood is called the "Cleveland Park Terrace", and is situated in the township of Amherst. The terrain is level to sloping to the north; it is strictly a single-family residential community, now 40% developed; the lots average 35'; landscaping is ordinary; the area has paved streets and all public utilities and good transportation on Main Street; but rather poor service as to the north end of the area; schools are about 1½ miles distant; Main Street is the area's business section. The more fully developed streets are Bailey Avenue, Caladine and Springville. There are a few 2-family homes scattered throughout the area. The price is fairly uniform, running from \$4000 to \$6000, with the exception of the dwellings in the north end (north of Freemont Avenue) and here the homes are considerably cheaper and less attractive. Institutions hold several properties in the area. Most of the mortgage money was furnished by outside lenders and the current picture reveals a case of "over-lending". (The HOLC has no properties at present). Prices here are slightly lower than they were in 1937. Despite the adverse influences affecting this area, it still has fairly good appeal and its best features are: (1) Attraction because of low restrictions; (2) Within walking distance to car lines; (3) Reasonable tax rate and assessments; (4) Ample room for further expansion. Some 30-40 dwellings were erected here within the past year and have been selling well. In view of the fairly rapid new construction and other favorable factors above mentioned, the area is rated a good 2nd grade.

9. LOCATION Twp of Amherst SECURITY GRADE 2nd AREA NO. B-6 DATE 12/5/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Yes Decreasing Static
- b. Class and Occupation Executives and Professional
- c. Foreign Families 0 % Nationalities d. Negro 0 %
- e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING	<u>98 %</u>	OTHER TYPE	<u>%</u>
a. Type and Size	<u>Single family</u>			
b. Construction	<u>Brick and frame</u>			
c. Average Age	<u>3 Years</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>99%</u>			
f. Owner-occupied	<u>90%</u>			
g. 1933 Price Bracket	<u>\$ 4,000 - 9,500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 5,000 -12,000</u>	<u>+26 %</u>	<u>\$</u>	<u>%</u>
i. Dec. 1940 Price Bracket	<u>\$ 5,000 -12,000</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair to good</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1933 Rent Bracket	<u>\$ 37.50 - 75</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 45.00 -100</u>	<u>+29 %</u>	<u>\$</u>	<u>%</u>
n. Dec. 1940 Rent Bracket	<u>\$ 45.00 -100</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Very good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			
3. NEW CONSTRUCTION (past yr.) No. 180 Type & Price \$6,000-8,000 How Selling Very well
4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions light
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940) \$ 26.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fairly new section, now 30% developed, is situated in Amherst and Cheektowaga Townships. The lots are all graded and average 50' x 135' and there are many shade trees; the area has paved streets, all utilities and fair bus transportation (no transportation on Kenmore east of Harlem Road). Schools and churches are conveniently located in the north end of the area but rather distant in the south half. There is a small cluster of stores at Harlem Road and Kensington and at the intersection of Main and Kensington Avenue. Building restrictions run from \$7500 to \$12,000. The restrictions are much higher in the east triangle north of Kensington Avenue and retard more active construction. Homes in the section north of Kensington up to Main Street are much better than those in the south half of the area. There is a marked distinction between the north half (Amherst Township) and the south half (Cheektowaga). Sale prices in the north half range from \$8,000 to \$9,000, with an average rental of \$60 per month, while those in the south half range from \$5,000 to \$6,000, with an average rental of \$45 per month. This area has been expanding very rapidly and some 180 dwellings have been erected here within the last 12 months, most of which were constructed in the north half. The area's most appealing feature is the absence of a "rigid" building code and many middle-class purchasers are locating here. The area's rapid growth plus the fact that it offers room for further development rates it a high second grade.

9. LOCATION Twmp of Amherst, N.Y SECURITY GRADE 2nd AREA NO. B-7 DATE High 12/5/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing Decreasing Static Yes
 b. Class and Occupation Executives, Professional & Business Men
 c. Foreign Families 0 % Nationalities d. Negro 0 %
 e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>75%</u>	OTHER TYPE <u>25 %</u>
a. Type and Size	<u>Single family</u>	<u>2 family</u>
b. Construction	<u>Frame, Brick & Stucco</u>	<u>Frame, Brick & Stucco</u>
c. Average Age	<u>25 years</u>	<u>25 years</u>
d. Repair	<u>Generally good</u>	<u>Generally good</u>
e. Occupancy	<u>98%</u>	<u>98%</u>
f. Owner-occupied	<u>60%</u>	<u>50%</u>
g. 1933 Price Bracket	<u>\$ 4,000 - 13,000 %change</u>	<u>\$ 5,000 - 6,500 %change</u>
h. 1937 Price Bracket	<u>\$ 5,000 - 16,000 24 %</u>	<u>\$ 6,000 - 8,500 26 %</u>
i. Dec. 1940 Price Bracket	<u>\$ 5,000 - 15,000 - 5 %</u>	<u>\$ 6,000 - 7,500 - 7%</u>
j. Sales Demand	<u>Fair</u>	<u>Fair</u>
k. Predicted Price Trend (next 6-12 months)	<u>Static to weak</u>	<u>Static to weak</u>
l. 1933 Rent Bracket	<u>\$ 40 - 80 %change</u>	<u>\$ 30 - 50 %change</u>
m. 1937 Rent Bracket	<u>\$ 50 - 100 25 %</u>	<u>\$ 40 - 60 25 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 50 - 100 0 %</u>	<u>\$ 40 - 60 0 %</u> (per unit)
o. Rental Demand	<u>Good</u>	<u>Good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price How Selling
4. OVERHANG OF HOME PROPERTIES: a. HOLC b. Institutions not heavy
5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 2nd grade area is situated just north of beautiful Delaware Park and abuts an expanding 1st grade community (A-6). It is known as Nye Park and is now 95% improved. The area, generally speaking, has a very pleasing appearance; the homes are in good condition; landscaping is excellent and there is an abundance of shade trees; it has all utilities; the streets are laid out with central parkways; adequate transportation, and schools churches and stores are very conveniently located. Deed restrictions are rigidly enforced. There is a small business community at the northwest corner of the area. The higher price development is along Nottingham and Lincoln Parkway. The lots in this section average about 75'-100' front. For the balance of the area, the lots run from 40' to 45' in width. This whole area was developed and controlled by one investor, and, as a result, it grew uniformly. The least desirable factors are: (1) RR (Belt Line), which runs about two blocks north of the area; (2) The extreme northern boundary is showing general deterioration; (3) Prices have been softening since 1937. Since the area is fairly old and practically fully built up, it is given only a fair 2nd grade rating.

9. LOCATION Buffalo, N.Y. SECURITY GRADE 2nd AREA NO. B-8 DATE 12/6/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing..... Decreasing..... Static..... Yes
- b. Class and Occupation..... Professional & Business men.....
- c. Foreign Families 5 % Nationalities..... Mixed..... d. Negro 0 %
- e. Shifting or Infiltration..... Slow infiltration of better type foreign.....
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>60 %</u>	<u>OTHER TYPE</u>	<u>40 %</u>
a. Type and Size	<u>Singles 7/8 rooms</u>		<u>2 family</u>	
b. Construction	<u>Frame and Brick</u>		<u>Frame and Brick</u>	
c. Average Age	<u>30 years</u>		<u>30 years</u>	
d. Repair	<u>Good</u>		<u>Good</u>	
e. Occupancy	<u>97%</u>		<u>97%</u>	
f. Owner-occupied	<u>40%</u>		<u>40%</u>	
g. 1933 Price Bracket	<u>\$ 4,000 - 5,500</u>	<u>% change</u>	<u>\$ 4,000 - 9,000</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3,500 - 7,000</u>	<u>+23 %</u>	<u>\$ 5,000 -11,000</u>	<u>+23%</u>
i. Dec. 1940 Price Bracket	<u>\$ 3,500 - 7,500</u>	<u>- 5 %</u>	<u>\$ 5,000 -10,000</u>	<u>- 6%</u>
j. Sales Demand	<u>Fair only</u>		<u>Fair only + downward</u>	
k. Predicted Price Trend (next 6-12 months)	<u>downward</u>		<u>"</u>	
l. 1933 Rent Bracket	<u>\$ 25 - 50</u>	<u>% change</u>	<u>\$ 25 - 42.50</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 35 - 60</u>	<u>+27 %</u>	<u>\$ 30 - 55.00</u>	<u>+26 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 35 - 60</u>	<u>0 %</u>	<u>\$ 30 - 55.00</u>	<u>0 %</u>
o. Rental Demand	<u>Good</u>		<u>Good</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>		<u>Firm</u>	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price..... How Selling.....
4. OVERHANG OF HOME PROPERTIES: a. HOLC..... b. Institutions normal
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC..... b. Institutions.....
6. MORTGAGE FUNDS: limited Rather
7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This rather fully built up neighborhood is located east of Main Street and north of Delavan Avenue. The streets are paved and lots average 40' front; there are many shade trees and good landscaping. The area has all public utilities, good transportation and schools, churches and stores are very conveniently located. It is one of the older residential sections in the City with the dwellings averaging 30 years; 60% of the homes are of the single-family variety, 7-8 rooms and 40% the two-family type. Hedley avenue is the best street in the area. Several Catholic charitable institutions are located in the area and the Naval Hospital immediately north of it. The Catholic occupancy is very high. The area's best feature can be said to be that it is located near the downtown section and enjoys excellent transportation. Foreclosures are about normal. On the unfavorable side the following must be noted; (1) Receding home ownership and declining prices; (2) To the east is an industrial development and RR tracks along eastern boundary of the area; (3) Assessments are fairly high; (4) The northeast corner of the area is least desirable from a residential standpoint. In view of the generally poor demand for the large type of property as well as because of the several unfavorable factors mentioned above, the area is rated only a fair 2nd grade.

9. LOCATION Buffalo, N. Y. SECURITY GRADE 2nd AREA NO. B-9 DATE 12/6/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Decreasing Static Yes

b. Class and Occupation Factory workers and tradesmen

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS: PREDOMINATING 95 % OTHER TYPE %

a. Type and Size Single-family

b. Construction Frame

c. Average Age 20 years

d. Repair Fair to good

e. Occupancy 98%

f. Owner-occupied 75%

g. 1933 Price Bracket \$3,000 - 5,000 % change \$ % change

h. 1937 Price Bracket \$3,000 - 7,000 + 25 % \$ %

i. Dec. 1940 Price Bracket \$3,000 - 6,000 - 10 % \$ %

j. Sales Demand Weak

k. Predicted Price Trend Downward
(next 6-12 months)

l. 1933 Rent Bracket \$ 25 - 35 % change \$ % change

m. 1937 Rent Bracket \$ 30 - 45 +25 % \$ %

n. Dec. 1940 Rent Bracket \$ 30 - 45 0 % \$ %

o. Rental Demand Very good

p. Predicted Rent Trend Firm
(next 6-12 months)

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price \$4,500 Owner
How Selling contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Fairly heavy

5. SALE OF HOME PROPERTIES (yr.) a. HOLC - b. Institutions -

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$38.83 Buffalo
\$25.54(est)
Cheektowaga

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This large end grade area is located in the city of Buffalo with the exception of the extreme east portion which extends into Cheektowaga. The terrain is high and sloping to the north end, this is the highest point in Buffalo. It is 90% developed; all of the streets are paved; lots are 30'x115'; landscaping is fair; all utilities are installed; the area has adequate transportation; and schools, churches and stores are conveniently distributed throughout. This is a community of small single-family dwellings. The area is cut into three parts by commercial thoroughfares namely: Eggert Road, Bailey Avenue and Main Street, the latter being the busiest street in Buffalo. The west section, between the Lackawanna RR and Main Street, is the oldest part. This section is generally known as the Highland Park development having been developed about 30-40 years ago. There is no foreign encroachment despite the age of the area. This area is located not far from Beautiful Delaware Park and the rental demand is holding up very well. There are a few 2-family houses scattered throughout. The central and east sections of this area are comparable. Here the homes are newer than those on the west, and average around 15-20 years. Several 4-family dwellings were recently erected in Cheektowaga for rental purposes. These were built just east of Eggert Road. The demand here for dwelling units sprang from the location of the Spencer Lens factory a short distance away. This area is fairly old and has to all appearances, seen its best days. Homes in the whole area are selling 30% below the assessed valuation.

(Cont'd. on next page)

9. LOCATION Buffalo and SECURITY GRADE 2nd AREA NO. B-10 DATE 1/28/40
Cheektowaga, N.Y.

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Cont'd. from previous page)

Institutional holdings are fairly heavy. There has been a tendency by the Institutional holders (within the last year) to lower prices in order to accelerate sales of these properties. The New York Life Insurance Company sold 50-60 homes situated in the central and east sections. These sales were made principally through drastic reductions in price listings. In view of the weak sales demand and the general downward tendency of the area, it is rated only a fair 2nd grade.

Note: The Kenfield Housing Project consisting of 670 units is located between Millicent and Erskine Avenues in the south-east section of the area. It was built in 1937 on vacant land.

9. LOCATION Buffalo and SECURITY GRADE 2nd AREA NO. B-10 DATE 11/28/40
Cheektowaga, N.Y.

Security Map of Buffalo, N. Y.

Security Map of Buffalo, N. Y.

- #### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

9. LOCATION Buffalo, N.Y. SECURITY GRADE 2nd AREA NO. B-11 DATE 12/6/40

Security Map of Buffalo, N.Y.

b. Class and Occupation Business and Professional men

c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

e. Shifting or Infiltration Slow infiltration of Polish

a. Type and Size Single Fam. 8/14 Rms

2 Family

b. Construction Frame & Brick

Frame & Brick

c. Average Age 40 years

40 years

d. Repair Good

Good

e. Occupancy	98%
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98%

f. Owner-occupied	50%
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40%

g. 1933 Price Bracket	\$ 4250 - 9000	% change
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	\$ 4500 - 6500	% change
1990	100	100
1991	100	100
1992	100	100
1993	100	100
1994	100	100
1995	100	100
1996	100	100
1997	100	100
1998	100	100
1999	100	100
2000	100	100
2001	100	100
2002	100	100
2003	100	100
2004	100	100
2005	100	100
2006	100	100
2007	100	100
2008	100	100
2009	100	100
2010	100	100
2011	100	100
2012	100	100
2013	100	100
2014	100	100
2015	100	100
2016	100	100
2017	100	100
2018	100	100
2019	100	100
2020	100	100
2021	100	100
2022	100	100
2023	100	100
2024	100	100
2025	100	100
2026	100	100
2027	100	100
2028	100	100
2029	100	100
2030	100	100
2031	100	100
2032	100	100
2033	100	100
2034	100	100
2035	100	100
2036	100	100
2037	100	100
2038	100	100
2039	100	100
2040	100	100
2041	100	100
2042	100	100
2043	100	100
2044	100	100
2045	100	100
2046	100	100
2047	100	100
2048	100	100
2049	100	100
2050	100	100
2051	100	100
2052	100	100
2053	100	100
2054	100	100
2055	100	100
2056	100	100
2057	100	100
2058	100	100
2059	100	100
2060	100	100
2061	100	100
2062	100	100
2063	100	100
2064	100	100
2065	100	100
2066	100	100
2067	100	100
2068	100	100
2069	100	100
2070	100	100
2071	100	100
2072	100	100
2073	100	100
2074	100	100
2075	100	100
2076	100	100
2077	100	100
2078	100	100
2079	100	100
2080	100	100
2081	100	100
2082	100	100
2083	100	100
2084	100	100
2085	100	100
2086	100	100
2087	100	100
2088	100	100
2089	100	100
2090	100	100
2091	100	100
2092	100	100
2093	100	100
2094	100	100
2095	100	100
2096	100	100
2097	100	100
2098	100	100
2099	100	100
2100	100	100

h. 1937 Price Bracket	\$ 4500 - 12,000	24 %
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\$ 5000 - 9000 27 %

i. Dec. 1940 Price Bracket \$ 4500 - 10,000 -12 %

\$ 5000 - 7000 - 14 %

j.	Sales Demand	Poor
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Poor

k. Predicted Price Trend (next 6-12 months) Downward

Downward

L.	1933 Rent Bracket	\$ 30 - 65	% change
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\$ 25 - 37.50 $\frac{1}{2}$ change

m. 1937 Rent Bracket	\$ 40 - 80	+26%
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\$ 30 - 50 ~~4~~ 28 %

n.	<u>Dec. 1940 Rent Bracket</u>	\$ 40 - 80	0 %
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\$ 30 - 50 (per unit) 0 %

o. Rental Demand Good

Good

p. Predicted Rent Trend (next 6-12 months) Firm

Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price --- How Selling ---

4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Fairly heavy

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC..... b. Institutions.....

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1940) \$38.83

8. **DESCRIPTION AND CHARACTERISTICS OF AREA:** This small area, consisting of a narrow strip extending on both sides of Humboldt Parkway, runs all the way from Delavan Avenue south to Humboldt Park and is situated in the very central part of Buffalo City. It is fully built-up and the lots range all the way from 50' to 100' front. At least 90% of the dwellings are of the single family large type consisting of 8-14 rooms and average 40 years. This was originally a section of the wealthy German class. Most of the original owners died off and the younger people of means are buying more modern homes elsewhere. The area's best feature is that it is located close in and enjoys very good transportation. Mortgage money is limited for re-financing, but ample for conversion purposes. Age, obsolescence and high assessments are the unfavorable factors. At least 6 demolitions (to save taxes) occurred here during the past 2 years. In view of the general downward trend of the area and the poor demand for this type of property, the area is rated only a fair 2nd grade.

9. LOCATION Buffalo, N.Y. SECURITY GRADE 2nd AREA NO. B-12 DATE 12/6/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing yes Decreasing _____ Static _____
 b. Class and Occupation Businessmen, Municipal employees, mechanics, milling and railroad workers.
 c. Foreign Families 10 % Nationalities _____ d. Negro 0 %
 e. Shifting or Infiltration Infiltration of foreign better class
2. BUILDINGS:

	PREDOMINATING	65 %	OTHER TYPE	35 %
	medium to			
a. Type and Size	Singles - large type		2-Family dwellings	
b. Construction	Frame		Frame	
c. Average Age	25 - 30 years		25 - 30 years	
d. Repair	Fair to Good		Fair to Good	
e. Occupancy	98%		98%	
f. Owner-occupied	90%		70%	
g. 1933 Price Bracket	\$ 2750 - 6750	% change	\$ 3500 - 9500	% change
h. 1937 Price Bracket	\$ 3000 - 9000	↑ 26 %	\$ 4000 - 12,000	↑ 23 %
i. Dec. 1940 Price Bracket	\$ 3000 - 8000	- 8 %	\$ 4000 - 10,000	- 6 %
j. Sales Demand	Very fair		Very fair	
k. Predicted Price Trend (next 6-12 months)	Slightly downward		Slightly downward	
l. 1933 Rent Bracket	\$ 25 - 37.50	% change	\$ 20 - 37.50	% change
m. 1937 Rent Bracket	\$ 30 - 50	↑ 28 %	\$ 25 - 40	↑ 24 %
n. Dec. 1940 Rent Bracket	\$ 30 - 50	0 %	\$ 25 - 40	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	
3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price \$5500 How Selling Fairly well
4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Not heavy
5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. - b. Institutions -
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This large area is situated in South Buffalo and is 85% improved. The area has paved streets, good transportation and all public utilities; the lots are 30-40' front; the business streets are Seneca, Abbott Road and South Park Avenue. This is a very large area and the lengthy comments herein are necessary because of the many economic levels prevailing. The homes average 25-30 years with approximately 65% singles and 35% 2-family type. The entire area is very spotty and old. That section north of Seneca Street from Buffalo River to the City Line is the older part. The same applies to that section lying north of Seneca Street to Cazenovia Creek. In the portion of the area lying south of Cazenovia Creek and extending to Woodside Avenue, the homes are a little more modern and average about 20 years. There are new homes on Portland Avenue and this section is still in a state of development. Some very fine and fairly new brick and stone dwellings on Coolidge Road and the demand is good in this section as well as in the area surrounding the Cazenovia Park district.

(continued on next page)

- Low 12/2/40
9. LOCATION Buffalo, N.Y. SECURITY GRADE 2nd AREA NO. B-13 DATE _____

AREA DESCRIPTION
Security Map of Buffalo, N.Y.

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

This area was developed piece-meal, for the most part; several contractors had a hand in building up this territory, but only a few carried through to any appreciable degree. As a result, there is a mixture of singles, doubles, frames, bricks, with a sprinkling of bungalows. This entire area is affected to a greater or lesser degree by smoke, soot and dirt from the not too distant Steel Mills and railroads. Increased activity in these plants is creating a stronger rental demand, although sales prices continue weak. A review of the several factors affecting this area would indicate that there is considerable room for re-classification. It is rated a low 2nd grade.

Below is a list of several recent sales in this area:

<u>Address</u>	<u>Size</u>	<u>Type</u>	<u>Condition</u>	<u>Monthly Rent</u>	<u>Sales Price</u>
330 McKinley Parkway	6 Rms & bath	Single	Very good	\$55.00	\$6,950
116 Lorraine Avenue	6 Rms & bath	Single	Fair	40.00	4,500
400 Cumberland Avenue	6 Rms & bath	2-Family	Poor	Vacant	5,750
99 Ramona Avenue	6 Rms & bath	Single	Good	45.00	4,900
657 Abbott Road	9 Rms & bath	Single	Good	55.00	9,000
55 Mt. Vernon Place	7 Rms & bath	2-Family	Fair	27.50) Per Unit)	4,500
52 Kamper Avenue	6 Rms & bath	2-Family	Fair	26.50) Per Unit)	3,500
85 Princeton Place	5 Rms & bath	2-Family	Fair (no driveway)	26.00) Per Unit)	3,800
7 Roanoke Parkway	7 Rms & bath	Single	Fair (no driveway)	45.00) Per Unit)	3,600
88 Cazenovia Avenue	6 Rms & bath	2-Family	Good	37.50) Per Unit)	7,500

NAME AND LOCATION Buffalo, N.Y. SECURITY GRADE Low 2nd AREA NO. B-13 DATE 12/2/40

Security Map of Buffalo, N.Y.Security Map of Buffalo, N.Y.

- | 2. BUILDINGS: | | PREDOMINATING | 75 % | OTHER TYPE | 25 % |
|--|-------------------|---------------|------|---------------------|----------|
| a. Type and Size | Single - family | | | 2- family | |
| b. Construction | Frame | | | Frame | |
| c. Average Age | 15 Years | | | 15 Years | |
| d. Repair | Good to Fair | | | Good to Fair | |
| e. Occupancy | 98% | | | 98% | |
| f. Owner-occupied | 60% | | | 50% | |
| g. 1933 Price Bracket | \$ 3000 - 4500 | % change | | \$ 3500 - 5000 | % change |
| h. 1937 Price Bracket | \$ 3500 - 6000 | ✓ 26 % | | \$ 4200 - 6300 | ✓ 24 % |
| i. Dec. 1940 Price Bracket | \$ 3500 - 5500 | - 5 % | | \$ 4000 - 6000 | - 5 % |
| j. Sales Demand | Poor to fair | | | Poor to fair | |
| k. Predicted Price Trend
(next 6-12 months) | Slightly downward | | | Slightly downward | |
| l. 1933 Rent Bracket | \$ 25 - 35 | % change | | \$ 25 - 30 | % change |
| m. 1937 Rent Bracket | \$ 30 - 45 | ✓ 25 % | | \$ 28 - 40 | ✓ 24 % |
| n. Dec. 1940 Rent Bracket | \$ 30 - 45 | 0 % | | \$ 28 - 40 Per Unit | 0 % |
| o. Rental Demand | Good | | | Good | |
| p. Predicted Rent Trend
(next 6-12 months) | Firm | | | Firm | Owner |

- #### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This third grade residential community is situated partly in Kenmore and partly in Buffalo City. The lots here average 35' front and the area is 60% developed; the streets are paved and all utilities are installed; good transportation; schools, churches and stores are conveniently located. The commercial thoroughfares are Military Road and Elmwood Avenue. There is a very heavy manufacturing district just south and southeast of this area. Most of the inhabitants work in these contiguous plants. The north half of the area lies in Kenmore and is generally newer and more attractive; the south half (situated in Buffalo City) is older and somewhat poorer section. In this section, there are many foreign families with the Poles predominating. The 2-family houses, which comprise about 25% of the total dwellings in the area are concentrated almost entirely in the south half. The area evidenced a slow downward trend during the past 5 years and because of this, it is rated only a fair 3rd grade.

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AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing _____ Decreasing _____ Static yes
- b. Class and Occupation Skilled labor and clerks
- c. Foreign Families 20 % Nationalities Polish and Hungarian d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	80 %	OTHER TYPE	20 %
a. Type and Size	<u>Single family</u>		<u>2 family</u>	
b. Construction	<u>Frame</u>	<u>95%</u>	<u>Frame</u>	<u>95%</u>
c. Average Age	<u>15 years</u>		<u>15 years</u>	
d. Repair	<u>Good</u>		<u>Good</u>	
e. Occupancy	<u>98%</u>		<u>98%</u>	
f. Owner-occupied	<u>60%</u>		<u>50%</u>	
g. 1933 Price Bracket	<u>\$1750 - 3500</u>	<u>% change</u>	<u>\$4250 - 5000</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$2000 - 4500</u>	<u>24 %</u>	<u>\$5000 - 6500</u>	<u>25 %</u>
i. Dec. 1940 Price Bracket	<u>\$2000 - 4500</u>	<u>0 %</u>	<u>\$5000 - 6500</u>	<u>0 %</u>
j. Sales Demand	<u>Fair only</u>		<u>Fair only</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>		<u>Static</u>	
l. 1933 Rent Bracket	<u>\$22.50 - 30</u>	<u>% change</u>	<u>\$20 - 27.50</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$25.00 - 40</u>	<u>24 %</u>	<u>\$25 - 35.00</u>	<u>26 %</u>
n. Dec. 1940 Rent Bracket	<u>\$25.00 - 40</u>	<u>0 %</u>	<u>\$25 - 35.00</u>	<u>0 %</u>
o. Rental Demand	<u>Good</u>		<u>Good</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>		<u>Firm</u>	

3. NEW CONSTRUCTION (past yr.) No. _____ Type & Price _____ How Selling _____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. _____ b. Institutions Not heavy

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. _____ b. Institutions _____
Available to 50% of

6. MORTGAGE FUNDS: apprx. value. _____ 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 24.59 est.

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is situated in the Town of Tonawanda, and is 30% developed; some paved streets, others hard surface; lots fronts are 35' - 40'; all utilities are installed; accessibility to schools, churches and stores; fair transportation by bus; the business streets are Falls Boulevard, Kenmore Avenue, and Englewood Avenue. The development here has been very slow. No new construction of any consequence within the past several months. There is a sprinkling of very cheap 4 room cottages in 3 sections of the area. There is about 20% foreign population with Hungarian and Polish predominating. 80% of the dwellings are of the single-family type and 20% the 2-family variety. The average 2-family house, fully reconditioned and in good shape, sells for about \$6,000 in this area. Single-family dwellings range from \$2,000 to \$4,500 and there is a fair demand in the \$2,500 class. Because of the area's somewhat spotty construction and generally slow development, it is rated only a fair third grade.

9. LOCATION Town of Tonawanda, N.Y. SECURITY GRADE 3rd AREA NO. C-2 DATE 12/3/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation Clerks, factory workers and laborers
 c. Foreign Families 60 % Nationalities Italians mostly d. Negro 1/2 %
 e. Shifting or Infiltration Italians are steadily pushing north and east

2. BUILDINGS:	PREDOMINATING	60 %	OTHER TYPE	40 %
a. Type and Size	Single-family		2-family (with a	
b. Construction	Frame		sprinkling of small	
c. Average Age	40 - 50 years		apartment houses).	
d. Repair	Fair to poor			
e. Occupancy	96%			
f. Owner-occupied	20 - 25%			
g. 1933 Price Bracket	\$ 2,000 - 3,750	% change	\$ 2,250 - 5,500	% change
h. 1937 Price Bracket	\$ 2,000 - 5,000	+22 %	\$ 2,500 - 7,000	+23 %
i. Dec. 1940 Price Bracket	\$ 2,000 - 4,500	- 7 %	\$ 2,500 - 6,000	-10 %
j. Sales Demand	Fair to poor		Fair to poor	
k. Predicted Price Trend (next 6-12 months)	Downward		Downward	
l. 1933 Rent Bracket	\$ 18.00 - 38.00	% change	\$ 15.00 - 25.00	% change
m. 1937 Rent Bracket	\$ 20.00 - 50.00	+25 %	\$ 15.00 - 35.00	+25 %
n. Dec. 1940 Rent Bracket	\$ 20.00 - 50.00	0 %	Per Unit) \$ 15.00 - 35.00)	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
 4. OVERHANG OF HOME PROPERTIES: a. HOLC. _____ b. Institutions Heavy
 5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. _____ b. Institutions _____
 6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1940.) \$38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This large 3rd grade area fronts the Niagara River and extends all the way from the downtown section (beginning at Mohawk Street) to Arthur Avenue. It is fully built up and the dwellings average 40-50 years. The area consists of 60% single-family dwellings and 40% 2-family type with a sprinkling of small apartments; the majority of the 2-family dwellings and many converted singles are located in the south half of the area. Being close in, the area has all utilities, good transportation, paved streets, and schools churches and stores are very conveniently distributed throughout. Grant, Niagara and Richmond Avenues are business streets and there are stores at most all inter-sections. 60% of the inhabitants are of foreign descent (mostly Italian). The Italians are steadily spreading north and east, particularly in the strip running along Richmond Avenue. The first Negro family located here about 3-4 years ago at the corner of Rhode Island and Chenango Streets and there are approximately 30 colored families centered in this section. Generally speaking, the dwellings from Porter Avenue all the way to Forest are in fair repair condition. There are some spotty and blighted districts along the southern section. The best residential spot lies just south of the State Hospital. The south half reaching north almost up to Forest Avenue is pretty solidly Italian.

Lending institutions are not enthusiastic about making loans in the western fringe of the area. In the balance of the community, however, there is some mortgage money available from local institutions, but only on a very conservative basis. Insurance Companies want no part of this territory. Assessments in the whole area

9. LOCATION Buffalo, N.Y. SECURITY GRADE Low 3rd AREA NO. C-3 DATE 12/4/40
 are generally high. Because of the definite declining trend, this area is rated a very low 3rd grade.

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation _____ Business men, merchants, mechanics and laborers _____
 c. Foreign Families 50 % Nationalities German and Polish d. Negro 0 %
 e. Shifting or Infiltration _____ Infiltration of Polish to the northern edge _____
2. BUILDINGS:

	PREDOMINATING 60 %	OTHER TYPE 30 %
a. Type and Size	Cottages and small singles	2-family structures (and multiples)
b. Construction	Frame	Frame
c. Average Age	From 20 to 60 years	From 20 to 60 years
d. Repair	Fair	Fair
e. Occupancy	97 %	97 %
f. Owner-occupied	50 %	30 %
g. 1935 Price Bracket	\$1,750 - 4,500 % change	\$2,250 - 5,750 % change
h. 1937 Price Bracket	\$2,250 - 5,500 /24 %	\$3,000 - 7,000 /25 %
i. Dec. 1940 Price Bracket	\$2,000 - 5,000 -10 %	\$2,500 - 6,500 -10 %
j. Sales Demand	Fair	Fair
k. Predicted Price Trend (next 6-12 months)	Slightly downward	Slightly downward
l. 1933 Rent Bracket	\$15.00 - 40.00 % change	\$15.00 - 30.00 % change
m. 1937 Rent Bracket	\$20.00 - 50.00 /27 %	\$20.00 - 37.50 /28 %
n. Dec. 1940 Rent Bracket	\$20.00 - 50.00 0 %	\$20.00 - 37.50) 0 %
o. Rental Demand	Good	Good
p. Predicted Rent Trend (next 6-12 months)	Firm	Firm
3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price \$3,000-5,000 How Selling Owner Contracted
4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Not heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. - b. Institutions -
6. MORTGAGE FUNDS: See remarks 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a very large area and its location is described generally as running from Broadway, all the way north to Delavan, Sussex and Easton Avenues and extending from Main Street (W) to slightly beyond the City Line (E). That part of the area nearest to the Main Street business section is much older and the average age of the dwellings decreases with the development eastward; with the exception for age, however, the area, as a whole, does not show too much deviation. It is approximately 70% improved with single and 2-family type dwellings and throughout the whole area, there is a thin sprinkling of light industrial plants and neighborhood or community stores can be found at practically all intersections. In addition, the area is fairly well cut-up by commercial thoroughfares. The business streets running north and south are: Main Street, Jefferson Avenue, Fillmore Avenue, Bailey Avenue and Michigan Avenue, which is mixed business and residential. The business thoroughfares running east and west are as follows: Broadway, Sycamore, Genesee, East Utica (from Main to Fillmore) and Ferry Street all the way to Bailey Avenue. Also Delavan Avenue which runs from Main Street all the way to the easterly City Line.

The section bounded west by Michigan--east by Jefferson--south by Genesee--and north by North Street, is predominately German and is commonly known as the "Orchard" or the "Fruit Belt". Lots here average 25' front and

(Continued on next page)

9. LOCATION Buffalo, N.Y. SECURITY GRADE 3rd AREA NO. C-4 DATE 12/6/40

AREA DESCRIPTIONS

Security Map of Buffalo, N. Y.

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (continued from previous page)

it is completely built up with single and 2-family dwellings. The home ownership ratio in this section is very high and maintenance standards are very good. The old German thrift is much in evidence here. The HOLC, as well as private institutions, have little to worry about as their real estate holdings here are practically nil. The houses average about 60 years in age but with a very high percentage of modernization. Prices range from \$2,500 to \$3,500. The demand exceeds the supply in this particular section and properties bring generally 15% more here than in the immediately surrounding area. The only thing wrong with this section is that its northerly fringe suffers from Negro infiltration from the northern area (D-1) and the westerly side is slowly giving way to large commercial garages, auto sales agencies, and small manufacturers all along Main Street. The larger portion of the area which lies north of Genesee Street between Jefferson Avenue and the City Line is fairly uniform. The single and 2-family type dwellings predominate in this whole section of the area.

That section of the area lying south of Genesee Street, up to Bailey Avenue, is generally older and poorer in type and architectural taste, ranging all the way from very good homes to Jerry construction; several dwellings here stand on piers. There are some bad spots through this section of the area. Sale prices on properties located south of Genesee Street range from \$2000 to \$3500 on single dwellings and from \$2500 to \$5000 on the two-family types. South of Genesee Street, the population is very solidly Polish, while north of it, it is quite largely Gorman. Mortgage money is scarce in that section of the area lying south of Genesee Street. It is reasonably available in that whole section of the area lying north of Genesee Street. There has been very little new construction in the past five years in this whole area. The area is rated a fair third grade.

Security Map of Buffalo, N.Y.

b. Class and Occupation..... Skilled and unskilled laborers

c. Foreign Families 70 % Nationalities Polish & Italian d. Negro 0 %

e. Shifting or Infiltration.....

a. Type and Size	Singlos	2-Family
1. Number of units	1	2
2. Number of stories	1	2
3. Number of bedrooms	1	2
4. Number of bathrooms	1	2
5. Number of living rooms	1	2
6. Number of dining rooms	1	2
7. Number of kitchens	1	2
8. Number of porches	1	2
9. Number of garages	1	2
10. Number of parking spaces	1	2
11. Number of storage spaces	1	2
12. Number of closets	1	2
13. Number of other rooms	1	2
14. Number of other features	1	2
15. Number of other amenities	1	2
16. Number of other services	1	2
17. Number of other facilities	1	2
18. Number of other equipment	1	2
19. Number of other materials	1	2
20. Number of other supplies	1	2
21. Number of other tools	1	2
22. Number of other parts	1	2
23. Number of other components	1	2
24. Number of other accessories	1	2
25. Number of other items	1	2
26. Number of other objects	1	2
27. Number of other things	1	2
28. Number of other items	1	2
29. Number of other objects	1	2
30. Number of other things	1	2

b. Construction	Frame	Frame

c. Average Age	35 - 40 Years	35 - 40 Years
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d. Repair	Generally fair to good	Generally fair to good
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e. Occupancy	98%	98%
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f. Owner-occupied	60%	40%
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g. 1933 Price Bracket	<u>\$2,000 - 3,250</u>	<u>% change</u>	<u>\$2,000 - 4,750</u>	<u>% change</u>
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h. 1937 Price Bracket	<u>\$2,500 - 4,000</u>	<u>724</u> %	<u>\$2,500 - 6,000</u>	<u>726</u> %
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i. Dec. 1940 Price Bracket	\$2,500 - 4,000	0 %	\$2,500 - 6,000	0 %
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j. Sales Demand	to good in north half	fair to good in north half
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k. Predicted Price Trend
(next 6-12 months)

1.	1933 Rent Bracket	\$20.00 - 27.50	% change	\$13.00 - 23.00	% change
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m. 1937 Rent Bracket	\$25.00 - 35.00	✓26 %	\$15.00 - 30.00	✓25 %
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n.	Dec. 1940 Rent Bracket	\$25.00 - 35.00	0 %	\$15.00 - 30.00	0 %
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o. Rental Demand Very good Good

p. Predicted Rent Trend (next 6-12 months)	Firm	Firm	Owner

3. NEW CONSTRUCTION (past yr.) No. ²⁰ Type & Price \$3,500-4,500 How Selling contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. _____ - _____ b. Institutions. N ormal

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC..... b. Institutions.....
\$38.83 Buffalo

6. MORTGAGE FUNDS: Fairly ample 7. TOTAL TAX RATE PER \$1000 (1940) \$25.54 (est)
Cheektunga

This large area is cut into equal parts by the city boundary with the west half in Buffalo city and the east half in Cheektowaga. The latter development is simply an extension of the Buffalo city area overflow. The Cheektowaga half is only sparsely developed with the exception of the first 7 blocks which are fully improved.

The portion of the Cheektowaga section lying south of Williams Street is newer with an average of 20 years and is solidly Polish inhabited. This portion is perhaps the best part of the whole area with excellent sales demand and slightly stronger prices than elsewhere in Cheektowaga. The portion lying north of Williams Street is mostly Italian occupied. The area has adequate transportation and all utilities; schools, churches and stores are conveniently located. It is reasonably located to industry and is traversed by several railroads. The outlook here is favorable with increasing industrial activity. Prices should remain firm for at least 5 years and for this reason the area is accorded a good third grade rating.

9. LOCATION Buffalo and Cheektowaga, N.Y. SECURITY GRADE 3rd AREA NO. C-6 DATE 12/6/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing..... Decreasing..... Static Yes
 b. Class and Occupation Skilled workers and mechanics
 c. Foreign Families 12 % Nationalities Italians mostly d. Negro 0 %
 e. Shifting or Infiltration Foreign trend will increase

2. BUILDINGS:	PREDOMINATING	60 %	OTHER TYPE	40 %
a. Type and Size	Single family - 6 Rooms		2-family dwellings	
b. Construction	Frame		Frame	
c. Average Age	25 Years		25 Years	
d. Repair	Fair		Fair	
e. Occupancy	98%		98%	
f. Owner-occupied	80%		50%	
g. 1933 Price Bracket	\$ 2,200 - 2,400	% change	\$ 2,500 - 4,300	% change
h. 1937 Price Bracket	\$ 2,500 - 3,250	25 %	\$ 3,200 - 5,200	24 %
i. Dec. 1940 Price Bracket	\$ 2,500 - 3,000	- 5 %	\$ 3,000 - 5,000	- 5 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Weak		Weak	
l. 1933 Rent Bracket	\$ 23.50 - 27.50	% change	\$ 20.00 - 23.00	% change
m. 1937 Rent Bracket	\$ 27.50 - 37.50	28 %	\$ 25.00 - 30.00	28 %
n. Dec. 1940 Rent Bracket	\$ 27.50 - 37.50	0 %	\$ 25.00 - 30.00) Per Unit)	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Not heavy

5. SALE OF HOME PROPERTIES (.....yr.) available up to a. HOLC. - b. Institutions -

6. MORTGAGE FUNDS: 50% of appr. 7. TOTAL TAX RATE PER \$1000 (1940) \$38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small 3rd grade development is located in the extreme south end of Buffalo. The area is now 25% improved with frame dwellings, 60% of which are single-family and 40% the 2-family variety; the average lot front is 30' - 35'; the streets are asphalt surfaced; the area has all utilities and adequate transportation; schools, churches and stores are in close proximity. The area lies near to several RR terminals and industrial plants. Rental demand is strong here because of increased employment due to National Defense Orders and the general industrial pickup. Many of the area's inhabitants are employed in these industries and accessibility thereto is an advantageous feature. There is a slow infiltration of foreign element, principally Italian. The area is affected by dirt, smoke and noise from the nearby heavy industries and RR yards. It will probably continue to hold its own for the next few years and for this reason, it is given a medium 3rd grade.

9. LOCATION Buffalo, N.Y. SECURITY GRADE 3rd AREA NO. C-7 DATE 12/2/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing Yes Decreasing Static

b. Class and Occupation Business men and skilled workers

c. Foreign Families 20 % Nationalities Mixed d. Negro 0 %
Some Polish infiltration and of other nationalities

e. Shifting or Infiltration of better type people.

2. BUILDINGS: PREDOMINATING 100% OTHER TYPE %

a. Type and Size Bungalows and single - Family 1½ to 2 story type

b. Construction Frame & Brick

c. Average Age 8 Years

d. Repair Good

e. Occupancy 99%

f. Owner-occupied 95%

g. 1933 Price Bracket \$ 3,000 - 5,000 % change \$ % change

h. 1937 Price Bracket \$ 4,000 - 6,000 /25 % \$ %

i. Dec. 1940 Price Bracket \$ 4,000 - 6,000 0 % \$ %

j. Sales Demand Fair

k. Predicted Price Trend (next 6-12 months) Firm

l. 1933 Rent Bracket \$24.00 - 30.00 % change \$ % change

m. 1937 Rent Bracket \$27.00 - 40.00 /24 % \$ %

n. Dec. 1940 Rent Bracket \$30.00 - 40.00 / 5 % \$ %

o. Rental Demand Good

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price Bungalows \$5,000 How Selling Very Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Light

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 25.54 est.

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This very small area is located in Lackawanna, New York. It is 50% developed with single-family of 1½ to 2-story type. The lots average 40'; streets are hard surface; landscaping is fair; all utilities are installed; fair transportation by bus; churches, parochial and public schools nearby; stores are a little distant. This is a nice new development which sprang up in the last 15 years. The homes are well maintained, there are many trees and the area generally presents a fairly pleasing picture. It is considered the best residential spot in Lackawanna. Some more expensive homes, ranging up to \$9,000 are located on McKinley Parkway and Orleans Street. There are a few 2-family dwellings on which the rental would be about \$35.00 per unit. It is one of the few south side areas which is free from the common industrial nuisances such as smoke, dirt, noise, etc., being located at least 1-2 miles from nearest industry. The area is rated a high third grade because of the high percentage of home-owners' and because it offers good prospects for further development.

9. LOCATION Lackawanna, N.Y. SECURITY GRADE 3rd AREA NO. C-8 DATE 11/28/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing..... Decreasing..... Static Yes
 b. Class and Occupation Generally low wage earning class
 c. Foreign Families 70 % Nationalities Polish & Italians d. Negro 2 %
 e. Shifting or Infiltration -
2. BUILDINGS:

	PREDOMINATING <u>50%</u>	OTHER TYPE <u>50 %</u>
a. Type and Size	<u>Singles</u>	<u>2-family</u>
b. Construction	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>60-75 Years</u>	<u>60-75 Years</u>
d. Repair	<u>Generally poor</u>	<u>Generally poor</u>
e. Occupancy	<u>97%</u>	<u>97%</u>
f. Owner-occupied	<u>50%</u>	<u>40%</u>
g. 1933 Price Bracket	<u>\$ 1300 - 3700</u> %change	<u>\$ 2250 - 5000</u> %change
h. 1937 Price Bracket	<u>\$ 1750 - 4500</u> <u>✓ 25%</u>	<u>\$ 3000 - 6000</u> <u>✓ 24 %</u>
i. Dec. 1940 Price Bracket	<u>\$ 1500 - 4000</u> <u>- 12 %</u>	<u>\$ 2500 - 5500</u> <u>- 11 %</u>
j. Sales Demand	<u>Very poor</u>	<u>Very poor</u>
k. Predicted Price Trend (next 6-12 months)	<u>Definitely downward</u>	<u>Definitely downward</u>
l. 1933 Rent Bracket	<u>\$ 12 - 27</u> %change	<u>\$ 12 - 24</u> %change
m. 1937 Rent Bracket	<u>\$ 15 - 35</u> <u>✓ 26 %</u>	<u>\$ 15 - 30</u> <u>✓ 25 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 15 - 35</u> <u>0 %</u>	<u>\$ 15 - 30</u> <u>Per Unit</u> <u>0 %</u>
o. Rental Demand	<u>Fairly good</u>	<u>Fairly good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1940) \$38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fully built up area is the poorest "third grade" neighborhood in the city. The dwellings generally are in poor repair and the inhabitants don't bother with maintenance and painting because of the heavy smoke and soot from surrounding industrial plants and the several railroads intercepting the area. Mostly Irish occupants in the south section of the area i.e. south of Perry Street, and homes in this part are better appearing.

The area has good transportation; schools, churches and stores are conveniently located. Fairly heavy foreclosures and very heavy relief load in the area. Prices will continue to decline. Rated very poor third grade with leaning to 4th grade classification.

9. LOCATION Buffalo, N.Y. SECURITY GRADE 3rd AREA NO. C-5 DATE 12/6/40

Security Map of Buffalo, N.Y.

Security Map of Buffalo, N.Y.

- ### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

9. LOCATION Lackawanna, N.Y. SECURITY GRADE 3rd AREA NO. C-9 DATE 12/3/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Yes Decreasing Static
 b. Class and Occupation Laborers and Porters
 c. Foreign Families 5 % Nationalities Italian d. Negro 95 %
 e. Shifting or Infiltration Colored infiltration - slow
2. BUILDINGS:

	<u>PREDOMINATING</u> <u>75 %</u>	<u>OTHER TYPE</u> <u>25 %</u>
a. Type and Size	<u>Single-family</u>	<u>2-family</u>
b. Construction	<u>Frame</u> <u>100%</u>	<u>Frame</u> <u>100%</u>
c. Average Age	<u>40 - 50 Years</u>	<u>40 - 50 Years</u>
d. Repair	<u>Poor to Fair</u>	<u>Poor to fair</u>
e. Occupancy	<u>98%</u>	<u>98%</u>
f. Owner-occupied	<u>15%</u>	<u>15%</u>
g. 1933 Price Bracket	<u>\$ 2,000 - 3,200</u> <u>% change</u>	<u>\$ 2,800 - 4,200</u> <u>% change</u>
h. 1937 Price Bracket	<u>\$ 2,300 - 4,000</u> <u>+21 %</u>	<u>\$ 3,200 - 5,000</u> <u>+17 %</u>
i. Dec. 1940 Price Bracket	<u>\$ 2,000 - 3,500</u> <u>-13 %</u>	<u>\$ 3,000 - 4,200</u> <u>-12 %</u>
j. Sales Demand	<u>Poor</u>	<u>Poor</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1933 Rent Bracket	<u>\$ 15 - 25</u> <u>% change</u>	<u>\$ 15 - 25</u> <u>% change</u>
m. 1937 Rent Bracket	<u>\$ 20 - 30</u> <u>+25 %</u>	<u>\$ 20 - 30</u> <u>+25 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 20 - 30</u> <u>0 %</u>	<u>\$ 20 - 30</u> <u>0 %</u>
o. Rental Demand	<u>Good</u>	<u>Good</u> (per unit)
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC - b. Institutions Heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC - b. Institutions -
 Absolutely
6. MORTGAGE FUNDS: unavailable 7. TOTAL TAX RATE PER \$1000 (1940) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small 4th grade (Colored) neighborhood is located north of Ferry Street between Jefferson and Main Streets, the two latter named Streets are heavy commercial thoroughfares. The area is level and fully developed; it has paved streets; very good transportation and all of the essential utilities; the lots run from 25'-30' in width. The average age of property is 40-50 years and most of the development is in poor condition with demolition just beginning to take place in spots. The Negro population is constantly expanding and the overflow is trickling into the adjoining C-4 area on the north, south and east. Institutional holders are accelerating their sales efforts and are willing to listen to any kind of offer. The inhabitants as a whole, can be considered as being the better type Negro. Prices have been softening here since 1937, and in view of the general decline of the area, it is rated only a fair 4th grade.

9. LOCATION Buffalo, N. Y. SECURITY GRADE 4th AREA NO. D-1 DATE 12/4/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation _____ Laboring Class _____
 c. Foreign Families 100 % Nationalities _____ Italian _____ d. Negro _____ %
 e. Shifting or Infiltration _____ None _____
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>40 %</u>	<u>OTHER TYPE</u>	<u>60 %</u>
a. Type and Size	Single-family		Doubles and multi-family conversions	
b. Construction	Mostly frame		Mostly frame	
c. Average Age	75 - 100 Years		75 - 100 Years	
d. Repair	Poor to Fair		Poor to Fair	
e. Occupancy	97%		97%	
f. Owner-occupied	20%		20%	
g. 1933 Price Bracket	\$1,200 - 2,300	% change	\$1,900 - 4,700	% change
h. 1937 Price Bracket	\$1,500 - 2,800	+23%	\$2,300 - 5,500	+18%
i. Dec. 1940 Price Bracket	\$1,200 - 2,500	-14%	\$2,000 - 5,000	-10%
j. Sales Demand	Very poor		Very poor	
k. Predicted Price Trend (next 6-12 months)	Downward		Downward	
l. 1933 Rent Bracket	\$12 - 24	% change	\$10 - 18	% change
m. 1937 Rent Bracket	\$15 - 30	+25%	\$10 - 25	+25%
n. Dec. 1940 Rent Bracket	\$15 - 30	0 %	\$10 - 25	0 %
o. Rental Demand	Good		(Per unit) Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. _____ b. Institutions heavy _____
5. SALE OF HOME PROPERTIES (____yr.) a. HOLC. _____ b. Institutions _____
 Absolutely
6. MORTGAGE FUNDS: unavailable 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is strictly an Italian community and lies just north of the downtown business section and fronts on the Niagara River. It is one of the oldest neighborhoods and the homes average 75 to 100 years. The homes stand on narrow lots and maintenance is generally poor. The area is sprinkled with small industrial plants throughout and with heavier industrial plants on the west boundary. The section of the area north of Hudson to the north boundary is now occupied by the Lake View Housing Project (U.S.H.A.) containing 658 family units. It was completed about one year ago and in clearing the ground only about 300 units were demolished, thus effecting a 2 to 1 unit replacement. The new units range from 3 to 5 rooms with a price spread of \$18.50 to \$27.50. There are no vacancies in the Project at the present time. Taking the area as a whole, there is little to offer from a security standpoint. Sale prices have been skidding slowly but steadily and this trend will continue. The area bears a very heavy relief load, which was more acute during the darker days of the depression. In view of the poor stability of the area generally and because of declining values, it is rated a poor, 4th grade.

9. LOCATION Buffalo, N. Y. SECURITY GRADE Low 4th AREA NO. D-2 DATE 12/4/40

AREA DESCRIPTION

Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing Decreasing Yes Static
 b. Class and Occupation Laborers
 c. Foreign Families 40 % Nationalities Italians mostly d. Negro 60 %
 e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>40 %</u>	OTHER TYPE <u>60 %</u>
a. Type and Size	<u>Single-family</u>	<u>Doubles and tenement houses</u>
b. Construction	<u>Frame 100%</u>	<u>Frame 100%</u>
c. Average Age	<u>75 - 100 Years</u>	<u>75 - 100 Years</u>
d. Repair	<u>Generally poor</u>	<u>Generally poor</u>
e. Occupancy	<u>95%</u>	<u>95%</u>
f. Owner-occupied	<u>5-10 %</u>	<u>5-10%</u>
g. 1933 Price Bracket	<u>\$1,000 - 2,200 %change</u>	<u>\$2,000 - 4,5000 %change</u>
h. 1937 Price Bracket	<u>\$1,200 - 2,700 /22 %</u>	<u>\$2,400 - 5,300 /18 %</u>
i. Dec. 1940 Price Bracket	<u>\$1,000 - 2,500 -10 %</u>	<u>\$2,000 - 5,000 - 9 %</u>
j. Sales Demand	<u>Poor</u>	<u>Poor</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1933 Rent Bracket	<u>\$ 15 - 20 %change</u>	<u>\$ 10 - 20 %change</u>
m. 1937 Rent Bracket	<u>\$ 18 - 25 / 23 %</u>	<u>\$ 12 - 25 / 23 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 18 - 25 0 %</u>	<u>\$ 12 - 25 Per Unit 0 %</u>
o. Rental Demand	<u>Fair</u>	<u>Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price How Selling
4. OVERHANG OF HOME PROPERTIES: a. HOLC b. Institutions Very heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1940) \$38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a very old section lying just east of the downtown business area. The area's population is 40% foreign (with the Italian predominating) and 60% Negro. The homes average from 75 to 100 years and are generally in poor condition. The Italian community borders generally along the western boundary of the area, while those sections lying east of Jefferson Avenue and immediately to the west of Jefferson Avenue are Negro occupied. The area has a very high density of land use with 2 houses on a lot. The trend is definitely downward. Bank liquidation is very high. Very heavy demolitions. In short, it is one of these areas where nobody lives, if they can at all afford to live anywhere else. It is the poorest 4th grade area. A small U. S. H. A project of 174 units, Negro occupied, is situated south of Willard Park between Spring and Mortimer Streets.

9. LOCATION Buffalo, N.Y. SECURITY GRADE 4th AREA NO. D-3 DATE 12/4/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing..... Decreasing..... yes..... Static.....
b. Class and Occupation..... Laborers.....
c. Foreign Families..... 50 %..... Nationalities..... Polish & Italian..... d. Negro..... 0 %.....
e. Shifting or Infiltration..... Industrial encroachment.....

- | 2. BUILDINGS: | PREDOMINATING | 50 % | OTHER TYPE | 50 % |
|--|----------------|----------|-------------------|----------|
| a. Type and Size | Single family | | Two family | |
| b. Construction | Frame 95% | | Frame 95% | |
| c. Average Age | 50 - 75 Years | | 50 - 75 Years | |
| d. Repair | Generally poor | | Generally poor | |
| e. Occupancy | 96% | | 96% | |
| f. Owner-occupied | 60% | | | |
| g. 1933 Price Bracket | \$1,000-1,800 | % change | \$2,000 - 3,700 | % change |
| h. 1937 Price Bracket | \$1,200-2,200 | ✓ 22 % | \$2,300 - 4,500 | ✓ 19 % |
| i. Dec. 1940 Price Bracket | \$1,000-2,000 | - 12 % | \$2,000 - 4,000 | - 12 % |
| j. Sales Demand | Poor | | Poor | |
| k. Predicted Price Trend
(next 6-12 months) | Downward | | Downward | |
| l. 1933 Rent Bracket | \$10 - 16 | % change | \$15.00 - 17.50 | % change |
| m. 1937 Rent Bracket | \$12 - 20 | ✓ 23 % | \$17.50 - 22.50 | ✓ 23 % |
| n. Dec. 1940 Rent Bracket | \$12 - 20 | 0 % | \$17.50 - 22.50) | 0 % |
| o. Rental Demand | Fair | | Per Unit)
Fair | |
| p. Predicted Rent Trend
(next 6-12 months) | Static | | Static | |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. - b. Institutions -
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1940.) \$ 38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is located southeast of the downtown business section and is commonly known as the "Old 1st Ward". It is fully developed and the lots here range from 25 to 30' in width; the homes range 50 to 75 years with about an equal distribution of single and 2-family dwellings. There are a few multi-family structures. The better homes are located close to South Park Avenue. Elk and Seneca are the main business streets in the area. This is definitely a common laboring community and most of the inhabitants find employment in the adjacent grain elevators, RR yards, RR freight houses, and loading docks and shipyards. Relief rolls are fairly heavy, vandalism prevails and vacant properties are slowly dissected in the night season. The Commodore Perry low-cost housing Project, consisting of about 800 units is nearing completion. It is located in the north half of the area. The site where the Project now stands was formerly occupied by Irish and Polish. Most of the Polish families moved to the south end of the area, while the Irish moved farther out into newer neighboring communities. With the exception of the general improvement resulting from the establishment of the Housing Project in the area, there is little to be said in its favor. Generally speaking, properties are in poor condition and prices have been steadily declining. It will, of course, hold some appeal to the foreign laboring classes, but because of the definite downward trend, the area is rated a poor 4th grade.

Low

9. LOCATION Buffalo, N.Y. SECURITY GRADE 4th AREA NO. D-4 DATE 12/2/40

AREA DESCRIPTION

Security Map of Buffalo, N.Y.

1. POPULATION: a. Increasing..... Decreasing..... Static Yes
 - b. Class and Occupation Laborers
 - c. Foreign Families 90 % Nationalities Italian d. Negro 0 %
 - e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>50 %</u>	OTHER TYPE <u>50 %</u>
a. Type and Size	<u>Single-family 6 Rooms</u>	<u>2-Family</u>
b. Construction	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>30 Years</u>	<u>30 Years</u>
d. Repair	<u>Generally poor</u>	<u>Generally poor</u>
e. Occupancy	<u>98%</u>	<u>98%</u>
f. Owner-occupied	<u>50%</u>	<u>25%</u>
g. 1935 Price Bracket	<u>\$ 1,300 - 2,000 % change</u>	<u>\$ 1,800 - 3,000 % change</u>
h. 1937 Price Bracket	<u>\$ 1,500 - 2,500 21 %</u>	<u>\$ 2,000 - 3,700 19 %</u>
i. Dec. 1940 Price Bracket	<u>\$ 1,500 - 2,500 0 %</u>	<u>\$ 2,000 - 3,700 0 %</u>
j. Sales Demand	<u>Poor to fair</u>	<u>Poor to fair</u>
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>	<u>Static</u>
l. 1933 Rent Bracket	<u>\$ 16.00 - 22.50 % change</u>	<u>\$ 16.00 - 18.00 % change</u>
m. 1937 Rent Bracket	<u>\$ 18.00 - 28.00 20 %</u>	<u>\$ 17.00 - 24.00 21 %</u>
n. Dec. 1940 Rent Bracket	<u>\$ 18.00 - 30.00 5 %</u>	<u>\$ 17.50 - 25.00) 4 %</u> Per Unit)
o. Rental Demand	<u>Fair</u>	<u>Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. - b. Institutions Not heavy
5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. - b. Institutions -
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1940) \$38.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small area, with about an equal distribution of single and 2-family dwellings, is 80% developed. It is located in the south end of the City of Buffalo, and is generally surrounded by industries of the heavier type. The area has all utilities, hard surfaced and cindered streets and adequate transportation schools, churches and stores are conveniently located. There are no zoning regulations and small stores are found on all corners as well as in the middle of the block. Most of the inhabitants are employed in the abutting industrial plants, such as the Republic Steel, Donner-Hanna Coke Corporation, Lackawanna Steel and the Lackawanna RR yards. From a strictly residential viewpoint, the area suffers from industrial encroachment and the common nuisances, such as smoke, dirt, etc. Sale prices have held up well in this 4th grade area during the past five years. Rents have done a little better than that--showing about a 5% increase since 1937. The area is rated a good 4th grade.

9. LOCATION Buffalo, N.Y. SECURITY GRADE 4th AREA NO. D-5 DATE 11/28/40

Security Map of Buffalo, N.Y.

b. Class and Occupation. Steel Workers

e. Shifting or Infiltration.....None

a. Type and Size	Single family	2 family and multi-family
1. Number of units	1	2-4
2. Number of stories	1-2	3-4
3. Number of bedrooms	1-2	3-4
4. Number of bathrooms	1-2	3-4
5. Number of living rooms	1-2	3-4
6. Number of dining rooms	1-2	3-4
7. Number of kitchens	1-2	3-4
8. Number of porches	1-2	3-4
9. Number of garages	1-2	3-4
10. Number of parking spaces	1-2	3-4
11. Number of storage spaces	1-2	3-4
12. Number of other spaces	1-2	3-4
13. Number of other features	1-2	3-4
14. Number of other amenities	1-2	3-4
15. Number of other services	1-2	3-4
16. Number of other facilities	1-2	3-4
17. Number of other equipment	1-2	3-4
18. Number of other materials	1-2	3-4
19. Number of other components	1-2	3-4
20. Number of other parts	1-2	3-4
21. Number of other accessories	1-2	3-4
22. Number of other supplies	1-2	3-4
23. Number of other tools	1-2	3-4
24. Number of other equipment	1-2	3-4
25. Number of other materials	1-2	3-4
26. Number of other components	1-2	3-4
27. Number of other parts	1-2	3-4
28. Number of other accessories	1-2	3-4
29. Number of other supplies	1-2	3-4
30. Number of other tools	1-2	3-4
31. Number of other equipment	1-2	3-4
32. Number of other materials	1-2	3-4
33. Number of other components	1-2	3-4
34. Number of other parts	1-2	3-4
35. Number of other accessories	1-2	3-4
36. Number of other supplies	1-2	3-4
37. Number of other tools	1-2	3-4
38. Number of other equipment	1-2	3-4
39. Number of other materials	1-2	3-4
40. Number of other components	1-2	3-4
41. Number of other parts	1-2	3-4
42. Number of other accessories	1-2	3-4
43. Number of other supplies	1-2	3-4
44. Number of other tools	1-2	3-4
45. Number of other equipment	1-2	3-4
46. Number of other materials	1-2	3-4
47. Number of other components	1-2	3-4
48. Number of other parts	1-2	3-4
49. Number of other accessories	1-2	3-4
50. Number of other supplies	1-2	3-4
51. Number of other tools	1-2	3-4
52. Number of other equipment	1-2	3-4
53. Number of other materials	1-2	3-4
54. Number of other components	1-2	3-4
55. Number of other parts	1-2	3-4
56. Number of other accessories	1-2	3-4
57. Number of other supplies	1-2	3-4
58. Number of other tools	1-2	3-4
59. Number of other equipment	1-2	3-4
60. Number of other materials	1-2	3-4
61. Number of other components	1-2	3-4
62. Number of other parts	1-2	3-4
63. Number of other accessories	1-2	3-4
64. Number of other supplies	1-2	3-4
65. Number of other tools	1-2	3-4
66. Number of other equipment	1-2	3-4
67. Number of other materials	1-2	3-4
68. Number of other components	1-2	3-4
69. Number of other parts	1-2	3-4
70. Number of other accessories	1-2	3-4
71. Number of other supplies	1-2	3-4
72. Number of other tools	1-2	3-4
73. Number of other equipment	1-2	3-4
74. Number of other materials	1-2	3-4
75. Number of other components	1-2	3-4
76. Number of other parts	1-2	3-4
77. Number of other accessories	1-2	3-4
78. Number of other supplies	1-2	3-4
79. Number of other tools	1-2	3-4
80. Number of other equipment	1-2	3-4
81. Number of other materials	1-2	3-4
82. Number of other components	1-2	3-4
83. Number of other parts	1-2	3-4
84. Number of other accessories	1-2	3-4
85. Number of other supplies	1-2	3-4
86. Number of other tools	1-2	3-4
87. Number of other equipment	1-2	3-4
88. Number of other materials	1-2	3-4
89. Number of other components	1-2	3-4
90. Number of other parts	1-2	3-4
91. Number of other accessories	1-2	3-4
92. Number of other supplies	1-2	3-4
93. Number of other tools	1-2	3-4
94. Number of other equipment	1-2	3-4
95. Number of other materials	1-2	3-4
96. Number of other components	1-2	3-4
97. Number of other parts	1-2	3-4
98. Number of other accessories	1-2	3-4
99. Number of other supplies	1-2	3-4
100. Number of other tools	1-2	3-4

b. Construction	Frame	Frame

c. Average Age	30 - 40 years	30 - 40 years
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d. Repair	Poor	Poor
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e. Occupancy	99%	99%
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f. Owner-occupied	50%	50%
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g. 1933 Price Bracket	\$1,700 - 2,700	% change	\$2,300 - 3,300	% change
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h. 1937 Price Bracket	\$1,800 - 3,500	20 %	\$2,700 - 4,000	19 %
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i.	Dec. 1940 Price Bracket	\$1,800 - 3,000	- 9 %	\$2,500 - 3,500	- 10 %
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j. Sales Demand	Poor	Poor
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k. Predicted Price Trend (next 6-12 months) Weak Weak

1. 1933 Rent Bracket	\$17.00 - 20.00	% change	\$13.00 - 20.00	% change
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m. 1937 Rent Bracket	\$20.00 - 25.00	722 %	\$15.00 - 25.00	721 %
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n.	Dec. 1940 Rent Bracket	\$20.00 - 25.00	0 %	\$15.00 - 25.00)	0 %
				Per Unit)	

o. Rental Demand	Good	Good
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p. Predicted Rent Trend (next 6-12 months)	Firm	Firm
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3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price How Selling

4. OVERHANG OF HOME PROPERTIES: a. HOLC..... b. Institutions Heavy

5. SALE OF HOME PROPERTIES (____yr.) a. HOLC _____ b. Institutions _____

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1940) \$ 25.54 est.

This 4th grade area is situated in Lackawanna, New York, and lies very close to several industries, such as the Lackawanna Steel, RR yards and ore docks. It is 95% developed; the terrain is level to gently rolling--the streets are hard surfaced--the area has all utilities-- transportation is good, and schools, churches and stores are conveniently situated. Ridge Road and Hamburg Turnpike are business streets. The dwellings average 30-40 years and are generally in poor condition. There is a conglomeration of stores and flats and rooming houses in the area. There are also a few multi-family houses. This area, on the whole, presents a very dirty appearance due to the heavy smoke and dirt from the adjacent mills.

The people here have their own community center, such as theaters, playhouses, etc., and it is considered a good "businessspot" when the mills are operating full force. The area is rated only a fair 4th grade. Note: The Baker Homes Federal Housing Project, located in this area, was recently completed.

9. LOCATION Lackawanna, N.Y. SECURITY GRADE 4th AREA NO. D-6 DATE 12/3/40

